

Association Sales Made Easy with GOLDENCARE Enrollment Services & CASH-FIRST underwritten by United of Omaha

All you have to do is “sign up” an association and we’ll do the rest.

If you thought association business was “out of your league” think again!



With our help, you can take advantage of opportunities that never existed before.

Perhaps the size of a group or lack of marketing funds has stopped you from entering this growing market.

Let us show you how to find groups, provide you with pre-approach letters **plus** an easy-to-follow power point presentation designed to capture an association’s interest.

Perhaps a group’s geography makes it too demanding and too expensive to reach a wealth of “untapped” potential customers.

At GOLDENCARE USA - Your Success Is Our Priority

Did you know that 51% of LTCi policies sold in 2008 were in the multi-life market. That’s a 47% jump from 2007! The business is out there...waiting for you! Just think about the association executives you know, or can easily get to know.

Introducing **GOLDENCARE Enrollment Services for Associations**

We do all the work to generate extra income for you!

Just sign up an association and you will receive:

Up to \$5,000 guaranteed cash advance PAID UP-FRONT - before any applications are written.

This is a draw against override commissions. Guaranteed no-charge back ever.

Up to 100% ADDITIONAL CASH BONUS* paid up-front.

\$5,000 Cash Advance + \$5,000 Additional Bonus = \$10,000

Compensation for Association Sales

Up to \$5,000 Cash Up-Front - Paid Within One Week of United’s Approval

MEMBERSHIP	CASH UP-FRONT	ONGOING COMMISSIONS		
		1stYr.	2-10	11+
10,000 - 24,999	\$1,000	5%	1%	.5%
25,000 - 49,999	\$2,000	5%	1%	.5%
50,000 - 99,999	\$3,000	5%	1%	.5%
100,000+	\$5,000	5%	1%	.5%

THINGS YOU SHOULD KNOW:

- Above commissions are based on applications written by GOLDENCARE Enrollment Services.
- Regular commissions, based on the option you choose, will be paid for each application you write.
- Commissions may vary in certain states, including WI and IN.

*Additional Bonus based on how often Association permits promotion of their long-term care program via email or in their newsletters.

Association Sales Made Easy

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Getting Started

Here’s How it Works

- 1) Find an association that fits our marketing criteria, described below.
- 2) Call Howard Rubin, Enrollment Services Director, at **888-862-2530** to verify the group will fit our system. Your Regional Director and/or Howard Rubin can even assist you in your initial efforts. Once an association is open to the idea, let us partner with you - from making a formal presentation to the decision maker - to assisting you in your marketing and sales efforts.
- 3) Set up a time to speak with the prospective association - this can be a conference call with you and Howard or, if you wish, we’ll handle the entire call and report back to you.
- 4) Submit a **GOLDENCARE USA Enrollment Agreement** (signed by the Association) along with a United of Omaha Request for Proposal. We will submit these items to United of Omaha for approval.

Use our Marketing Experience to Obtain Optimum Results

GOLDENCARE USA has written over 20,000 applications in the association and group market and are licensed in all 50 states.

We utilize the latest phone and screen sharing technologies and can handle the total enrollment- or supplement your current team.

We can address the needs of unserved members in geographic areas not being penetrated and/or get in touch with individuals who won’t allow an agent into the home.

We’ll even handle associations who don’t want direct selling.

Our Branding Program Is Designed To Maximize Association Affinity

We name the program, for example, XYZXYZ Association Long-Term Care Insurance Program.

We provide custom-designed, professionally prepared materials that fit the association’s graphic identity.

For truly personal service and at no additional cost, we offer a toll-free line personalized with the association’s name. For example, callers will hear “Hello, this is the Delta Police Union Long-Term Care Insurance Program, how may I help you this morning?”

Criteria for Target Associations that “fit” Our Unique System

Permission to mail members at home.

Introduction of the program by an association officer.

Average annual income: \$40,000 or over
Minimum Average Age: 40 and above
At least 40% of membership is female.

Professional associations, including law, engineering, accounting, medical/health care.

Government employees (Federal, state, local, school districts) Labor unions with pensions.

High tech/pharmaceutical, Financial Services - management & sales.

Associations that do not “fit” our unique system:

Average annual income: Below \$40,000

Minimum Average Age: Under 40

High majority of membership is male

Associations that don’t meet our “Target” guidelines can often be successful using alternative marketing systems.