

INNOVATIVE PRODUCTS

PERSONAL SERVICE

ADVANCED TECHNOLOGY

SALES TRAINING

Career Opportunities



GOLDENCARE
U S A

America's Home for Long-Term Care Insurance

Our Promise

- To help you penetrate the new and exciting senior market with a variety of lead programs. No cold calling!
 - To increase your sales opportunities with top quality products that are flexible and competitively priced.
 - To give you superior service, administrative support, simple-to-follow sales material and easy-to-calculate rates.
 - To make ongoing field training available to you.
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Your Opportunity

- To contract exclusively through GOLDENCARE USA, an independent career agency established in 1974.
 - To be among the very best! GOLDENCARE USA is a top producer and has written over \$200 million in LTC business.
 - To earn generous commissions, lifetime renewals, bonuses, trips and valuable prizes. Plus growth opportunities.
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Act today, a bright future awaits you...

This is a perfect opportunity for you to join our fleet of successful agents. We invite you to call our Manager (business card enclosed) or visit us at www.goldencareagent.com, contact us at marketing@goldencareusa.com or call 1-800-842-7799.

No Cold Calling...

- Active qualified career agents receive Qualified Direct Mail Leads each week.
 - Active agents also qualify for two or more days of pre-set telemarketed appointments each week.
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Multiple Lead Programs

- Ongoing lead generation programs provide continual supply of leads.
 - Continual testing assures optimum response.
 - Lead response cards written to comply with Do Not Call Legislation - allowing agents to contact respondents with no legal repercussions.
 - We offer Direct Mail leads, Call-In leads, Affinity leads, and other Company-generated leads.
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Dedicated Telemarketing Department

- Pro-active telemarketing professionals call potential customers to help identify insurance needs and ensure they are eligible for coverage.
- Pre-screening includes gathering information about existing medical and/or insurance policies.
- Appointments are **pre-set** by telemarketers - who effectively (and conveniently) handle all details **in advance** of agent's visit.
- Initial customer inquiries are promptly handled by knowledgeable staff building trust and continued interest.
- To minimize non-productive appointments, uninsurable risks are identified through questions about current health issues, thereby "pre-qualifying" leads.

Success-Driven Sales Training

- Gain confidence when meeting prospective clients with GOLDENCARE USA's proven sales tools and resources.
 - Wide variety of training available to seasoned veterans or agents new to the market.
 - Quick-Start Program for Career Agents - presented by Mark Randall, author of "LTC - 30 Days to Successful Selling." A superb Five-Day training class at GOLDENCARE USA headquarters.
 - Assortment of scheduled interactive Webinar training sessions - available via the internet.
 - Round-the-clock access to pre-recorded internet based training sessions - a very convenient way to brush up on your skills.
 - Access to professional scripts - featuring proven presentations and closes plus logical responses to client objections.
 - Our managers and training experts are always available to show you how to improve your closing ratio.
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Ongoing Product Training

- Gain in-depth knowledge of the products you wish to sell.
- Agent Overviews - Outlines policy features in an easy-to-read format.
- GOLDENCARE USA's staff of trained professionals available to personally answer your questions.
- Video presentations especially designed for P&C agents.

GENEROUS COMMISSIONS

Our commissions are among the highest paid in the industry...

- Commissions are paid daily - directly to you from GOLDENCARE USA.
- Lifetime renewal commissions - an important plus with GOLDENCARE USA's 95% persistency rate on monthly PAC business.

ADVANCED COMMISSIONS

So important to your cash flow...

- You can receive advanced commissions, on submitted premium, for the majority of our products.
- An optional, seven month commission advance is available for most carriers (first two months collected premium plus five months).
- Advances incur a debit balance for which you will be charged interest at a rate of 1%.

AGENT ESCROW ACCOUNT

To help you balance your budget...

When paying advance commissions, many companies immediately charge for cancels and rejects. Because we realize how difficult this can be, we designed an Agent Escrow Account as a courtesy to our agents.

Here's how it works! When advance commissions are paid on a policy, 25% of the commission advance is deducted and set aside. If a policy is rejected or cancelled, we will charge the agent's escrow account instead of the next check.

In this way, you always know that you will receive a check when submitting new business.

Note that if your account goes below zero, we will increase the escrow amount to 50% until your account is positive again.

We want to show you our appreciation...**Annual Convention for GOLDENCARE USA Career Agents**

Win an all-expense paid trip for you and your spouse (or your significant other).

Calendar year requirement is only \$120,000 of new annualized placed production.

Come with us to visit Mexico, Hawaii, the Bahamas, the Caribbean and other sunny vacation destinations.

Honors Club

Submit \$10,000 of placed annualized premium each month for 12 consecutive months

or

\$150,000 of annualized premium within 12 months with 65% placement.

- First year wins a Honors Club Ring with one diamond.
- Each consecutive year adds another diamond.

President's Club

Submit \$15,000 of placed annualized premium each month for 12 consecutive months

or

\$200,000 of annualized premium within 12 months with 65% placement.

- First year wins a President's Club Watch.

For full details and contest rules for Honors Club and President's Club, call GOLDENCARE USA at 800-842-7799 or contact Tim Casey at time@goldencareusa.com.

To help offset your Health Insurance and Retirement Planning Costs...

This bonus is paid quarterly based on premium you submit and the percentage of business that is issued and accepted.

- Submit as little as \$30,000 of new annualized placed production per quarter, with a 65% issue / acceptance rate, to qualify for a bonus.

The more you sell, the greater your bonus!

A variety of products means multiple sales opportunities...

Long-Term Care Insurance: United of Omaha, Mutual of Omaha, MedAmerica, Prudential and United Security.

Annuities: Allianz, American Equity, Annuity Investors, Great American, Mutual of Omaha and more.

Final Expense And Life: United of Omaha, Banner, National Guardian Life, Settlers Life, West Coast Life and more.

Medicare Supplements: Blue Cross, Blue Shield, Humana, United of Omaha, United World, Medica and more.

Member Assistance Program - CareOptions Online
Prescription Drug Program

Products and carriers may vary by state.

More prospective buyers than ever before...

- 34 million Americans are age 65 and older.
- 76 million baby boomers - one of them turns age 50 every 8 seconds.
- The mature market represents 25% of the American population, yet controls 77% of the nation's wealth.

Greater awareness of the need for long-term care insurance.

- The recently passed CLASS Act has created a great deal of public awareness, especially in the multi-life market. With its five-year vesting period, minimal benefits and estimated \$160 to \$240 monthly premium, this is an optimum time to sell Workplace Solutions.
- Deficit Reduction Act makes it more difficult to qualify for Medicaid.
- Recent tax breaks and ongoing media blitz have educated consumers to recognize that long-term care insurance is not only needed, it should be purchased at a younger age.
- Long-term care insurance is growing at a rate of over 20% per year.

The icing on the cake!

- GOLDENCARE USA is one of the fastest growing agencies in today's Long-Term Care Marketplace.
- We currently have agents in 16 states, and are rapidly expanding! To meet our expanding business we offer a wealth of opportunities for Agents, District Managers, State Managers and Regional Managers.



For more information about Our Promise and Your Opportunity, call 1-800-842-7799.
We welcome the opportunity to do business with you!



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www.goldencareagent.com