



GOLDENCARE

U S A

America's Home for Long-Term Care Insurance

GOLDENCARE GAZETTE

SUMMER 2010

THE PROOF IS IN THE PUDDING!

Home Is Where the Heart (and Sale) is.

Let home care benefits sell the policy!

When you approach your clients about long-term care insurance, ask them where and how they would like to receive care should the need arise some day. Chances are they'll want to stay at home. In fact, 80% of long-term care is provided in the home.

So be sure to tell your clients about all the "informal" and "formal" home care benefits that are automatically included in CASH-FIRST. Doing so is a smart and effective way to show your clients you are listening and able to provide solutions that fit their needs.

BREAKING NEWS

John Hancock announces major changes to its LTCi products, including price changes, withdrawn policies, and more. Call for details!

AN INSIDE LOOK

EMPLOYER ENROLLMENT SERVICES

Collect up to \$10,000 before any apps are taken!

POWER ZONE GRID

See how CASH-FIRST & WORKPLACE SOLUTIONS compare to the competition.

QUESTIONS & ANSWERS

This tear-out section now includes information about the CLASS Act and Flex-to-Age 85tm.

I NEED A QUOTE

Let us help you crunch the numbers!

ERRORS & OMISSIONS

Vital coverage required for your CASH-FIRST sales. Save up to \$125 on future enrollments.

"YOUR CLIENTS WILL WANT CASH-FIRST"

Sales are strong as our newest product line from United of Omaha leads the pack.

With its "One-Two Punch Features" budget smart "Flex-to-Age 85" and comforting "First-Day Cash," it's easier than ever to sell a product with truly usable benefits. By positioning Assisted Living and Nursing Home care as last (and often dreaded) resorts, the focus is where it belongs...on meaningful home care benefits. Be sure to point out that coverage can last much longer when monthly cash benefits are paid - especially important with the many years Alzheimer's patients can lovingly be cared for at home. Also stress that personal & custodial care are specifically covered under the policy - regardless of where care is received. This most commonly used type of care is not generally covered by Medicare or most health insurance policies!



WORKSITE SALES MADE EASY WITH GOLDENCARE ENROLLMENT SERVICES

If you thought worksite business was "out of your league" think again!

With GOLDENCARE Enrollment Services, we do all the work to generate extra income for you. Just sign up an employer group and you'll receive up to \$5,000 Guaranteed Cash Advance - Paid Up-Front - before any applications are taken. Note that this is a draw against override commissions - with no charge back ever - guaranteed! For details, see inside - and be sure to check out the Association & Worksite Enrollment Services link on www.goldencareagent.com

CHECK OUT OUR NEW WEBINAR TOPICS

So Much To Know...So Little Time. GOLDENCARE's Webinars to the rescue!

Topics include: CASH-FIRST, WORKPLACE SOLUTIONS, My LTCCash, Underwriting Basic Do's and Don'ts, United of Omaha Application Tips, LTC Industry Updates, COOL (CareOptions Online), Financial Scenarios, Flex-to-Age 85tm and more! To enroll, log onto www.goldencareagent.com and click the Sales Training link. You'll be glad you did!

Agent: www.goldencareagent.com
Consumer: www.goldencareusa.com

10700 County Road 15 • Plymouth, Minnesota 55441
Toll Free 800-842-7799 • Local 763-525-1111 • Fax 866-863-8608

Worksite Sales Made Easy with GOLDENCARE Enrollment Services & WORKPLACE SOLUTIONS underwritten by United of Omaha

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

If you thought worksite 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 Employer Groups

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

Just sign up an employer group 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.

Compensation for Worksite Sales

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

EMPLOYEES	CASH UP-FRONT	COMMISSION % ON VOLUNTARY PREMIUMS		
		1st Yr.	2-10	11+
10 - 25	\$10	3%	1%	.5%
26 - 99	\$250	5%	1%	.5%
100 - 499	\$1,000	7%	1.25%	.5%
500 - 999	\$2,500	10%	2%	.5%
1,000+	\$5,000	10%	2%	.5%

PLUS: 10% Bonus on All Premiums Paid by Employer (5% Paid Up-Front)

THINGS YOU SHOULD KNOW:

- Above commissions and cash up-front amounts are based on applications written by GOLDENCARE Enrollment Services.
- Commissions on voluntary premium will be payable as above.
- Regular commissions, based on the option you choose, will be paid for each application you write.
- In addition to the above commissions, you will also receive 10% of any premium amounts paid by the employer.
- Commissions may vary in certain states including WI and IN.

Worksite Sales Made Easy

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

Getting Started

Here’s How it Works

- 1) Find an employer group 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 employer group 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 employer group - 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 the proper paperwork. Visit www.GoldenCareAgent.com/Underwriting Guides for details.

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 in offsite locations.

Because a wise decision is an informed decision, we can help “educate” employees and their families about the need for long-term care, the odds they may face, and key reasons to buy this vital coverage. Visit www.GoldenCareAgent.com (WORKPLACE SOLUTIONS link) for some written samples.

Use the Exclusive Features of WORKPLACE SOLUTIONS to Sign Up Worksite Groups

In additions to tax advantages, the employer can save money when paying all or partial premiums for selected (or all) employees. With Flex-To-Age 85tm, only a percentage of premium is payable until the employee reaches Age 65, the usual retirement age. Then premiums become level until the policy is paid-up at age 85.

This option (70%, 80% or 90% of otherwise payable premium) is also available to employees who pay premiums on their own.

With the CASH-FIRSTsm Advantage, Monthly Cash Benefits are payable when spouse, friends and family provide care. A truly usable benefit with No Bills To Submit and No Elimination Period. The “Best of Both Worlds” Workplace Solutions policy also pays traditional reimbursement benefits for basic & professional home care, assisted living and nursing facility care.

Typically Acceptable Business Types

Law firms
Engineering firms
Architectural firms
Accounting firms
Health Care professionals
Banking and Financial Services professionals
Educators
Insurance professionals

Typically Unacceptable Business Types

Athletes (professional, jockey, rodeo, dancing)
Aviation (crop dusters)
Chemical industries (acids, alkalis, carcinogens, explosives)
Construction/asbestos workers
Law enforcement, prison or correctional facility workers
Marine (diving, salvage, towing, fishing)
Manufacturing (warehouse, packing house)
Petroleum and gas workers (drilling, removal, off-shore)
Seasonal workers

GOLDENCARE USA - Power Zone Grid

	BRAND NEW POLICY United of Omaha - CASH-FIRST	BRAND NEW POLICY United of Omaha - WORKPLACE SOLUTIONS	MedAmerica Simplicityⁱⁱ	MetLife LTC-VIP2 Value-Ideal-Premier	John Hancock Leading Edge	Prudential LTC-3
AM Best Ratings	A+	A+	A-	A+	A++	A+
POWER ZONE	Single AND Married Under 70	5 Pre-packaged Plans / Flex Option	Married under Age 70	Group Simplified Issue	Ages 40-65	Single
Spousal/Household Discounts	10% Household, 35% both/15% one spouse insured, 15% good health	5%-10% group/15% preferred 15%/35% one/both spouses insured	20% when one, 40% when both Care Partners are insured	VIP2: 30%, 15%, & 15% Resident	30% both spouses insured 15% one spouse insured	30% both spouses insured 15% only one spouse applies
Market Niche	Cash Benefits & Reimbursement Benefits in one policy. All benefits paid monthly. 5 Year Rate Guarantee Calendar Day EP Optional HHC EP Waiver Pay Option: Flex to Age 85	Cash Benefits & Reimbursement Benefits in one policy. Only Modified Guaranteed Issue for small employer groups. 10% premium allowance with no commission give-up.	Simplicity is designed as a tax-qualified cash product. Submission of provider bills, proof of loss, or other info on benefit usage not required.	Employer Groups	CPI Inflation targets younger market at overall lower premium than standard 5% Compound. CPI varies each year, increases based on Consumer Price Index.	Home Support Services: 50 x MDB lifetime. Private Care Consultation: 20 x MDB per calendar year. Cash Alternative: 40% of Reimbursed Amount.
Cash Availability	Monthly Cash = 40% or 50% of Basic HHC No Elimination Period No Bills to Submit	\$800 to \$2,400 per month Other options available	Monthly CASH Benefit paid prospectively - in-advance, day after satisfying EP - to spend as needed anywhere in the world.	Ideal Plan: Monthly Reimbursement Value Plan: Daily Reimbursement	None	Built-In Cash Alternative pays 40% of HHC Benefit.
Informal care provided by friends and family.	Monthly Cash benefits are payable when spouse, friends and family provide care.	Same as CASH-FIRST	Yes <i>Cash is King!</i>	Incl. for "Supp. Services" Ideal Plan up to 1x MDB	Excluded unless family member is licensed or regular employee of HHC Agency.	Available if using the Cash Benefit Rider. <i>Again...Cash is King!</i>
Benefit Dollar Range	Monthly - \$1,500 to \$9,000 in \$500 increments	\$2,000 to \$6,600 per month Higher Benefits with Flex Option	Monthly: \$1,500, \$3,000, \$4,500 \$6,000, \$7,500, \$9,000 or \$12,000	\$50 to \$400 MDB in \$10 increments	Daily: \$50 to \$500 or Monthly: \$500 to \$15,000	\$50 - \$500 MDB
Benefit Period or Max. \$ Benefit	\$50,000 - \$500,000 in \$25,000 increments	\$50,000 to \$250,000 Higher Benefits with Flex Option	\$100,000, \$200,000, \$300,000 \$500,000 or \$1,000,000	2, 3, 4, 5 or 7 Years or Unlimited. Unlimited not available with Premier Plan	3 or 5 Years or 5 Years + \$1,000,000	2, 3, 4, 5, 6 or 10 Years or Unlimited
Elimination Periods	0, 30, 60, 90, 180 or 365 days. Calendar Day Cumulative EP needs to be met just once. Optional HHC Waiver	90 Days (Standard) Calendar Day Cumulative Other options available	30, 60, 90 or 180 days. EP are Calendar Days and need to be met just once.	Cumulative, only needs to be satisfied once. Ideal uses service days. Premier uses calendar days. Calendar day option	100 Days. Optional HHC EP Waiver	30, 60, 90, 120, 180 or 365 days beginning with date eligibility Needs to be met just once. Optional Calendar Day EP.
Home Modification	Available with Care Coordination No Elimination Period Pays 2x Monthly Basic HHC	Same as CASH-FIRST	Limited to Monthly Cash Benefit	Ideal Plan: 15 x MDB Transition Expense Allow. Premier = Cash	Additional stay-at-home benefit. No EP. Lifetime Benefit: 30 x MDB	Yes, 50 x MDB.
Inflation Options	Lifetime or 20 Years: 5% Compound Maximum Increase 2x, 3x, 4x. 3%, 3.5%, 4%, 4.5% Lifetime/Buy-Up Option	Lifetime: 5%, 4.5%, 4%, 3.5%, 3% Guaranteed Buy-Up Option	5% Simple, 5% Double Max, 3% or 5% Comp/No Max	5% Comp, 5% Simple Future Purchase Option	CPI Automatic, 5% Compound, GPO	Periodic Inflation Benefit 5% Simple, Comp/Double Max, 5% Comp/No Max
Optional Riders	Spouse Shared, Spouse Waiver, Survivorship, (Uninsured) Spouse Security pays add'l 60% of MDB paid for insured spouse's LTC services. Add'l benefit does not count toward Lifetime Maximum. Restoration of Benefits	Spouse Shared Care Non-Forfeiture	Shared Care, Restoration of Benefits Shared Waiver, Survivor Benefit, ROP, Full ROP, Shortened Benefit Period Premium Payment Options: 10-Pay	Shared Care, Nonforfeiture, ROP less claims paid. Premium Payment Options: 10 Pay, Pay to 65, Double Pay First Year, Reduced Pay at 65	Shared Care, Non-Forfeiture	Flex Cash Monthly Benefit, Cash Benefit, Shortened Benefit Period, Restoration of Benefits, Joint Waiver of Premium, Survivor Waiver of Premium, Shared Care Premium Payment Options: 10-pay, Paid Up or Reduced Premium. At Age 65.
State Availability Benefits & Options may vary by state.	All States except: CA, MO, MA, MT, NY, PA, TN, TX	All States except: CA, MO, MA, MT, NY, PA, TN, TX	All States except: CA, MO, MT, NC, RI and VT	All States	All States	All States except HI

Q WHAT IS A LONG-TERM CARE PARTNERSHIP PLAN AND HOW CAN IT HELP ME KEEP MY ASSETS?

A Partnership plans work between state government and private insurance companies to help individuals plan for their long-term care needs. Consumers who purchase a qualified Long-Term Care Partnership Policy can have “dollar-for-dollar” asset protection by purchasing policies with coverage equal to their assets and can keep \$1 in assets for every \$1 the policy pays in long-term care benefits. No extra underwriting is required.

Q WHAT IS THE CLASS ACT AND WILL IT PROVIDE FOR ALL MY LONG-TERM CARE NEEDS?

A The Community Living Assistance and Supports Act (CLASS Act) is part of the Health Care Reform Bill. Regulations are still being written and should be finalized by October 2012. The CLASS Act:

- Provides limited benefits that may not be adequate to meet the high cost of extended care;
- Requires the participant to pay premiums for five years before being able to collect benefits; and
- Requires that the participant be actively employed both at enrollment and during at least part of the five-year vesting period.

Private long-term care insurance policies provide a broader range of benefits and options, and (unlike the CLASS Act) do not typically require that premiums be paid for a designated time period before benefit eligibility - and do not require the insured to be actively at work after enrollment.

Delaying the purchase of insurance until final details of the CLASS Act are determined may not be in the best interests of consumers. A person’s health condition may change over the next several years making them ineligible for private insurance, and the older the applicant, the higher the premium.

Q IS IT WISE FOR ME TO SHOP AROUND BEFORE SELECTING AN INSURER?

A Purchasing long-term care insurance can be complicated. That’s why your agent makes it a practice to look at the same things you’d want to know when choosing an insurance company. For example, is the insurer financially stable with a strong commitment to the long-term care market? Are their policies priced correctly? How about their contracts - are they easy to understand?

You can count on GOLDENCARE USA and your agent to research the growing number of insurers and the long-term care products they offer. This research saves you the time and hassle you’d have to endure if you shopped for long-term care insurance all by yourself.

Q HOW IMPORTANT ARE A COMPANY’S RATINGS, ESPECIALLY IN TODAY’S ECONOMIC ENVIRONMENT?

A Because ratings indicate a company’s financial strength, it’s wise to select a company that has the resources and the commitment to cover its obligations. It is suggested you check the ratings from A.M. Best Company, Standard & Poor’s and Fitch.

1. *National Clearing House for Long-Term Care - U.S. Dept. of Health & Human Services 2008*

Facts & Information To Help You Make The Right Decision

QUESTIONS AND ANSWERS ABOUT LONG-TERM CARE

Q I’M REALLY HEALTHY RIGHT NOW... WHY WOULD I NEED LONG-TERM CARE INSURANCE?

A Although healthy people don’t like to think about getting older, developing a disability, becoming less independent, or needing help with personal care, the fact is a person can need long-term care services at any age.

- Forty (40%) percent of people currently receiving long-term care are adults 18 to 64.¹
- Seventy (70%) of adults who live beyond age 65 will need some type of long-term care services, and the likelihood of needing care increases with age.¹

You may be in good health today...but if your health changes, even as early as tomorrow, you may not be able to get insurance at any price. And then you could be faced with paying all the bills yourself.

Q AM I TOO YOUNG TO BE THINKING ABOUT LONG-TERM CARE?

A The need for long-term care can come at any age, no matter what a person’s health status. Many people who truly intend to purchase long-term care insurance put it off from year to year. They procrastinate...thinking they can wait until they’re a little bit older before deciding to buy. But waiting might be costly!

For starters, like most insurance - premiums are based on how old you are when you apply. The older you are when you sign your application - the higher your premiums will always be.

Also, the information you provide on your application is based on your past history up to the time you apply for coverage. Should your health change...or should you suffer an accident... you could become uninsurable.

Q RIGHT NOW, I DON’T WANT TO THINK ABOUT FACILITY CARE. IS THERE A WAY I CAN STAY HOME AND COLLECT BENEFITS - EVEN IF MY SPOUSE, FRIENDS OR FAMILY TAKE CARE OF ME?

A Many people who need long-term care develop the need for care gradually. At first, they may only need care a few times a week, one or two times a day, for example, to help with bathing and dressing.

- Today, there are policies on the market that pay Monthly Cash Benefits when home care is provided by spouse, friends or family.
- Payments begin on the very first day you’re eligible for benefits. There are no bills to submit - no paperwork - no strings attached. The money can be used as you see fit.

Q I ALREADY HAVE HEALTH INSURANCE ...
DO I REALLY NEED LONG-TERM CARE INSURANCE TOO?

A There's a big difference between health insurance and long-term care insurance! Health insurance (including Medicare) generally pays the cost of treating illness or injuries, including doctor visits, hospitalization, and lab tests.

Long-term care insurance, on the other hand, is designed to cover ongoing care and services required by those who are unable to care for themselves. Long-term care may be needed because of physical limitations or cognitive difficulties.

Q WHAT ARE THE MAIN ADVANTAGES
OF HAVING LONG-TERM CARE INSURANCE?

A A key advantage is freedom to choose where you want to receive care. As mentioned earlier, many people prefer to be cared for in the comfort of their own home. For optimum protection, look for a policy that pays cash benefits when home care is provided by spouse, friends or family and traditional reimbursement benefits when care is provided by licensed home health personnel or in a facility.

Q JUST HOW EXPENSIVE IS LONG-TERM CARE?
I WANT TO BE SURE MY RETIREMENT IS SECURE.

A Long-term care services can be very expensive and costs vary widely based on where you live.¹ As a national average, the daily rate for a private room in a nursing home is \$209 or \$76,285 per year. The monthly rate for a one-bedroom assisted living facility unit is \$3,008 or \$36,096 per year.

As for home care, the hourly rate for a home health aide is \$29 and the hourly rate for homemaker services is \$18. Because professional home care services costs much more, many policies offer higher benefits to cover the services of a registered nurse, physical therapist, etc.

If you want to help protect your income and assets, long-term care insurance should be an essential part of your retirement plan. The cost of long-term care services can be staggering and could pose a threat to your financial independence during your retirement years.

Q WHAT KIND OF RISK WOULD I BE TAKING
WITHOUT LONG TERM-CARE INSURANCE?

A Many people who begin paying for nursing home care find that their savings are not enough to cover lengthy confinements. The failure to prepare for the cost of a nursing facility stay or other long-term care is often the reason for the loss of financial security among retirees.

Long-term care insurance can help you protect your nest egg - and help ensure your financial security.

Q WOULDN'T MEDICARE PAY FOR MY
LONG-TERM CARE NEEDS?

A Many people believe they can rely on Medicare to pay for any long-term care services they will need. The fact is:

- Medicare does not pay for what comprises the majority of long-term care services - non-skilled assistance with Activities of Daily Living.
- Medicare does not pay anything for care in an Assisted Living Facility.
- Medicare only pays for long-term care if you require skilled services or recuperative care for a short period of time.
- In reality, Medicare coverage is limited to skilled nursing care for a maximum of 100 days.

Q WHAT ARE THE ODDS OF
IT HAPPENING TO ME?

A According to a study done by The National Academy of Elder Law Attorneys, your risk of needing long-term care assistance is 1 out of 2 (50%).

The study compared the risk of needing long-term care with the risk of other financially devastating risks, such as a major auto accident, or a fire in a person's home.

According to that study, the odds are:

- Automobile accident 1 out of 240 [0.4%]
- Fire damaging your home 1 out of 1,200 [0.08%]
- Needing long term care assistance 1 out of 2 [50%]

Given the one out of two odds of needing long-term care, many people find the risk worth insuring against. Don't let long-term care insurance be the missing link in your financial plan.

Q CAN I FIT THE COST OF LONG-TERM CARE INSURANCE
INTO MY BUDGET?

A It's always easier to budget a set monthly amount than be hit with large and often unexpected expenses. In fact, your GOLDENCARE USA Agent can show you how you can get full coverage at a reduced premium!

You can choose to pay only 70%, 80% or 90% of your initial premium until you reach age 65. Premiums then become level until Age 85 when the policy is considered fully paid-up.

If you didn't have health insurance and incurred large medical bills, you would have to reach deep into your pockets - maybe tap your savings - to pay the bills. The same holds true for long-term care.

If something happened to you and you needed to be cared for over a long period of time, your retirement savings, perhaps the money you hoped to leave your children, might need to be used to pay the bills.

"I NEED A QUOTE" FOR IMMEDIATE ASSISTANCE, CALL 800-842-7799

Normal / Prepare by End of Next Business Day

Please call me to discuss my case.

Agent Name _____

(Please circle your contact preference)

PHONE

FAX

EMAIL

TELL US ABOUT YOUR CLIENT(S)

Appointment Date & Time _____ State _____ Previous Decline Self Spouse

Name _____ DOB _____ HT _____ WT _____ Smoker Yes No

Spouse's Name (if applying) _____ DOB _____ HT _____ WT _____ Smoker Yes No

Health History Within Last 5 Years (by applicant) _____

Medications including dosage and length of treatment (by applicant) _____

OPTION 1 - Design A Plan Within Client's Budget

Client can spend up to \$ _____ per month for: Self & Spouse Self Only

OR

OPTION 2 - Quote On Plan With Following Benefits & Options

Carrier Preference United of Omaha - Combination of CASH-FIRST & Reimbursement Benefits

Other _____ Most Competitive

CASH-FIRST PLAN

Monthly Cash Benefit in \$200 increments \$ _____ Maximum Monthly Benefit (MMB) (2.5 x Cash Benefit)

Maximum Lifetime Benefit \$ _____ (\$50,000 to \$500,000 in \$25,000 increments) See grid on reverse side.

Reimbursement Benefits (% of MMB) Nursing Home 100% Basic HHC 100% Prof HHC 200%

Assisted Living 50% 60% 70% 75% 80% 100%

Built In: Additional Benefit for Injury/Return of Premium to 65

OR

ASSURED SOLUTIONS GOLD PLAN

Maximum Monthly Benefit in \$500 increments \$ _____

Maximum Lifetime Benefit (Years) 2 3 4 5 6 8 Lifetime

Reimbursement Benefits (% of MMB) Nursing Home 100% Basic/Prof HHC 100% 75% 50%

Assisted Living 50% 75% 100% Standard Cash Benefit = 40% of HHC

OTHER OPTIONS (APPLIES TO CASH-FIRST & ASSURED SOLUTIONS GOLD)

Calendar Day Elimination Period 0 30 60 90 180 365 Waive for Home Health Care

Increase Cash Benefit from 40% to 50% of Basic HHC

Inflation Protection Options: 5% Compound Lifetime 20 Years Maximum Increase 2x 3x 4x

Lifetime Compound with Buy Up Option 4.5% 4% 3.5% 3% 5% Simple

None with Future Purchase Option

Spouse Related Options Shared Care Survivorship Waiver of Premium Spouse Security (Benefits for Uninsured Spouse)

Extended Built-In Five Year Rate Guarantee to (Years) 6 7 8 9 10

Return of Premium Less Claims Full (only available with CASH-FIRST) Restoration of Benefits

Premium Options Lifetime Single 10 Year 20 Year Pay to Age 65

Flex to Age 85 70% 80% 90% (% of premium payable in first year)

Benefits and options may vary by carrier and state.

FAX COMPLETED FORM TO 866-863-8608

For your convenience, you can download additional forms or use our convenient "Online Quoting Service"

Just visit www.goldencareagent.com and click "I Need A Quote"

Great News for GOLDENCARE USA Agents!

**Enroll in GOLDENCARE USA's 2010-2011
ERRORS & OMISSIONS PROGRAM**

AND

Submit 3 United of Omaha LTCi Applications
(written & issued between April 1, 2010 and March 31, 2011)

AND YOU'LL GET

Up to \$125 Renewal Discount

On Next Year's (2011-2012) Enrollment

More Great News

You'll be glad to know that 2010-2011 premiums have been reduced by 7%!

E & O IS A WORTHWHILE INVESTMENT

Considering the affordable premium vs. the high levels of liability the policy covers.

You can get up to \$2,000,000 for each wrongful act.

You have a choice of lines to be covered.

Life, Accident & Health, Disability, Long-Term Care Insurance and Fixed Products only.

OR

With Variable Products & Mutual Funds.

MONTHLY CREDIT CARD PAYMENTS FOR EASIER BUDGETING!

You can either pay in full by check or credit card.

OR

You can make a small down-payment and pay the remainder in
monthly installments with your Visa or MasterCard.

IT IS EASY FOR YOU TO GET THE PROTECTION YOU NEED AT TRULY AFFORDABLE RATES

E & O coverage is required by United of Omaha,
Mutual of Omaha, MedAmerica and Prudential.

It is underwritten by the National Casualty Insurance Company (part of the
Scottsdale Group, a subsidiary of Nationwide Mutual Insurance Company).

Scottsdale has an A.M. Best Rating of "A+ - XV", and is
provided through Arthur J. Gallagher & Co.

Need additional information? Call GOLDENCARE USA at 1-800-842-7799
or send an email to marketing@goldencareusa.com

To enroll, visit www.goldencareagent.com and click the Contracting Made Easy link.



GOLDENCARE

U S A

America's Home for Long-Term Care Insurance

10700 County Road 15
Plymouth, Minnesota 55441

Presorted
First-Class Mail
U.S. Postage
PAID
Hopkins, MN
Permit #1153

LOOK INSIDE! UPDATED Q & A

**A Convenient Tear-Out
Section with Important
New Information!**

YOU CAN BEAT THE COMPETITION



WITH A “ONE-TWO PUNCH”

CASH-FIRST™ AN EASY POLICY TO SELL

It's no secret that most people do not want to think about long-term care insurance. They think they'll never use the policy and can never see themselves in an assisted living or nursing facility. But now there's a policy that will take them through the entire progression of care.

**SO HERE'S THE “PUNCH”
TELL THEM ABOUT A VERY USABLE BENEFIT
FIRST-DAY CASH**

With a keen focus on home care, CASH-FIRST pays Monthly Cash Benefits when care is provided by spouse, friends and family.

There is No Elimination Period and No Bills to Submit. The money can be used for any purpose. There are no strings attached.

Because only a percentage of the home health benefit is payable, benefits can last longer with CASH-FIRST.

FLEX TO AGE 85^{sm*} AN EASY WAY TO PAY

Younger clients may think long-term care insurance is completely out of the question...or they may only be able to purchase the amount of insurance they can afford today, rather than a more appropriate amount that will cover their needs in the future.

**SO HERE'S THE “PUNCH”
TELL THEM ABOUT FLEX TO AGE 85!
FULL COVERAGE FOR LESS PREMIUM**

Designed for clients under Age 60, only a percent of their premium is payable until Age 65.

Premiums then become level and continue to Age 85 when the policy is fully paid-up!

Your clients will have a choice of paying only 70%, 80% or 90% of their otherwise annual premium until they reach Age 65!

*Uses FIPO, Patent Pending