

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

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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