

BUILT WITH EXPERIENCE

DRIVEN BY INNOVATION

DEDICATED TO OUR AGENTS' NEEDS

Independent Brokerage Agent & MGA Opportunities



Your Success Is Our Priority



GOLDENCARE
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America's Home for Long-Term Care Insurance

GOLDENCARE USA is a Full-Service Agent Resource Center, dedicated to serving agents like you and their clients. Our innovative products and unparalleled support services are sure to lead to the success you deserve.

***We pay Top Commissions plus Vested Level Renewals!
We also offer Advance Commissions Upon Issue.***

Built With Experience

Established in 1974 and pioneers in the field, GOLDENCARE USA is among the nation's leading long-term care insurance brokerages.

Our exclusive relationships with leading insurance carriers and proven expertise in senior product marketing will give you access to the tools you'll need to reach maximum success in the lucrative long-term care insurance marketplace.

GOLDENCARE USA is top-rated by novice and veteran agents for strong sales support, training opportunities, and competitive commissions.

More Buyers and Greater Awareness

There are more prospective buyers than ever before.

- Long-term care insurance is growing at a rate of over 20% per year. And once a sale is made, you can expect 98% persistency with lifetime renewals.
- 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.

There is greater awareness of the need for long-term care insurance...

- **Recently Passed Legislation:** The Community Living Assistance Services and Supports Act (CLASS Act), requires employers to deduct premiums for long-term care coverage from their employees' paychecks (similar to FICA). Only the employee can be covered - so non-employed spouses will not have any protection at all. This government mandate, with its five-year waiting period and minimal benefits, will definitely lead to questions and concerns, as more individuals become aware of the need for long-term care protection. We can provide you with sales tracks and marketing material to help you capitalize on this legislation.
- The Deficit Reduction Act makes it more difficult to qualify for Medicaid and dramatically expands the Partnership Market.
- 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.

Our Top Products

Our top-selling long-term care product line, CASH-FIRSTSM, ASSURED SOLUTIONS GOLD and WORKPLACE SOLUTIONS is the result of our exclusive relationship with United of Omaha (a Mutual of Omaha company). Because of its exclusivity and limited distribution, you will be a step ahead of competing agents.

These products offer “The Best of Both Worlds” in one single policy. Monthly cash benefits are paid when home care is provided by spouse, friends and family. There is No Elimination Period and No Bills to Submit. As the need for care progresses, traditional reimbursement benefits are paid for Basic and Professional Home Care Services, Assisted Living Facility and Nursing Home Care.

Another key feature is Flex-To-Age 85sm. Only a percent of the initial annual premium (70%, 80% or 90%) is payable in the early years of the policy. At Age 65, premiums become level and continue to be level until Age 85, at which time the policy is considered fully paid-up.

You can also offer your clients a built-in five-year rate guarantee, which can be extended up to 10 years. (Those selecting a 10-Pay Premium Option can, therefore, enjoy a Lifetime Rate Guarantee.)

You can easily target the younger market with built-in benefits designed for those under age 65, including the Double Injury Benefit and the Return of Premium Benefit.

Your married clients will be attracted to the Shared Care Option, a Survivorship/Dual Waiver of Premium Option, even a Spouse Security Option which pays cash benefits for the uninsurable spouse.

GOLDENCARE Rewards

To thank you for your United of Omaha Long-Term Care business, and for attending our Workshops and Webinars, you will be awarded Reward Points which can be redeemed for items in the GOLDENCARE Store or for a wide array of products with a gift card. You’ll even receive 50 Reward Points just for registering in the program. Visit www.goldencareagent.com for all the details.

Represent Top-Rated Companies

Innovative Products with In-Demand Features

In today’s rapidly changing senior market, the days of “one product fits all” are gone. As our agent, you’ll have access to an array of hand-selected products from top-rated carriers, including United of Omaha, Mutual of Omaha, Genworth, John Hancock, MedAmerica, MetLife, Prudential, United Securities.

We’ve made contracting easy too. You can be licensed with one or more carriers just by completing one simple form! Just visit www.goldencareagent.com and click the Contracting Made Easy link.

Products and carriers may vary by state.

GOLDENCARE USA *recognizes that each agent's needs and time constraints are different. To be sure you get the training you'll need to succeed, we're proud to offer several types of training programs.*

Live Internet (Webinar) Training Sessions

An hour of your time and a computer is all that's needed! To accommodate your busy schedule, training sessions are held twice a week and are completely interactive. You can sit back and listen, participate as you wish - even take part in the Questions & Answers session following each presentation.

Pre-Recorded Training Sessions

Designed for your convenience, these sessions require no enrollment and are available to you 24 hours a day - seven days a week. You'll get in-depth information about our products, industry updates, presentations,...even field-proven closes.

Dynamic Sales Training Workshops

We hope you take the opportunity to attend a live workshop. They are held year-round in a city near you! Whether you're a new agent or just looking for a refresher course, these live workshops are a great place to get valuable information - and touch base with fellow agents.

For details, visit www.goldencareagent.com and click the Sales Training link.

CAREOPTIONS ONLINE - A GOLDENCARE Exclusive

This dynamic website - an efficient, consumer-driven, care-planning tool - is now available to our agents. You'll find everything from health and wellness tips to pertinent information about physicians, care providers, hospitals and Medicare. And it's all at your fingertips 24 hours a day, seven days a week.

With CareOptions Online, your clients will be able to prepare an Advanced Directive (Living Will) without the aid of an attorney - a potential savings of hundreds of dollars.

Your Own Personalized Website - www.myltccash.com

Your clients will be able to access www.myltccash.com, which will contain your photo and contact information, as well as vital information, about long-term care, why it's needed, video presentations and more. An informed decision is a wise decision - and your personalized website will surely lead to more closed sales. We're pleased to offer it to you with our compliments and in appreciation for your business.

Your Success Is Our Priority

We take pride in offering an array of services to meet our agents' every need.

Personal Service - As a GOLDENCARE USA agent, you'll receive highly responsive "one-on-one" support, the kind of personalized service you've been looking for. You'll speak directly with a support team member who has full understanding of the long-term care marketplace. And you won't encounter automated recordings and annoying telephone "go-arounds."

Product Assistance - You can count on GOLDENCARE USA to customize a product that will best fit your client's unique needs and budget requirements. With our in-depth knowledge of the long-term care arena and ability to market products from many carriers, we can help you find the right product and close the sale.

Long-Term Care - Complete Electronic Organizer (LTC-CEO)
Designed by GOLDENCARE USA for its agents, this software selling system will quickly allow you to be an expert in your field. This "Sales Assistant At Your Fingertips" contains proven voice-over presentations, objection answers, LTC calculators, product information and much more. It even provides state-specific Medicaid income and asset spend-down figures. GOLDENCARE USA is offering this valuable tool at no cost. Call us for details today.

Your Agent Website www.goldencareagent.com

This user-friendly resource was especially designed for the agents like you. It includes:

- **Contracting Made Easy** - By completing just one form, you'll be able to contract with multiple carriers at once. No more delays. No more cumbersome forms to fill out.
 - **Instant Availability of Forms & Brochures** - Through our website, you can download forms and brochures from many carriers. Or simply contact our Supply Dept. for immediate assistance.
 - **I Need A Quote** - Let GOLDENCARE USA be your back office! Our Quote Forms are extremely easy to complete. You can quickly get a cost estimate based on a specific plan OR we can design a plan for you based on a specific dollar amount. Best of all, you'll receive the information you need in no time flat! We also offer pro-active assistance with your declined cases, and will do everything we can to help you close even the most difficult sales!
 - **LTC Product Comparisons** - You can easily review and compare products from multiple carriers through our agent website. Valued at \$500 and designed and supported by StrateCision™, this efficient link will give you the information you need, saving you money and hours of research.
 - **Ask the Expert** - Want to learn more about lead generation and how to get quality results? Want to know more about a product line and features that really sell? Need software training. Want to sharpen your sales technique and close more sales? We are here to assist you!
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For more information about
INDEPENDENT BROKERAGE AGENT & MGA OPPORTUNITIES
Call 1-800-842-7799



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