

The Approach Interview Our Only Chance to Make A Good First Impression

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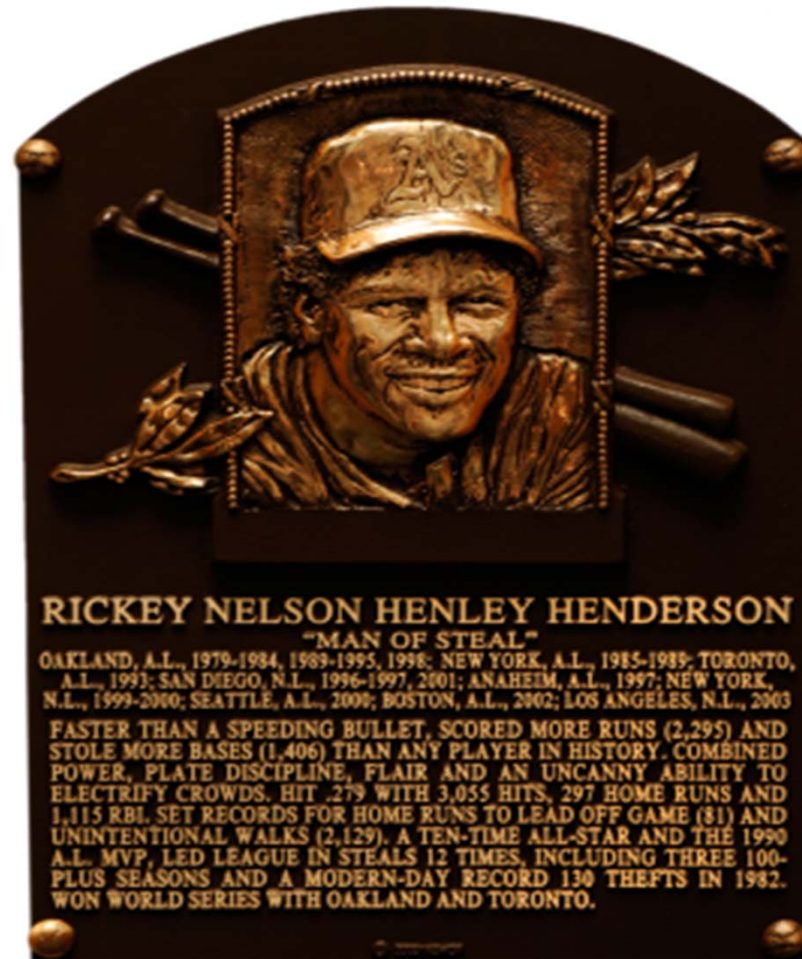
Two Paths to Get There



Hit Home Runs



Just Get Lots of Hits and Keep on Running



How Does This Apply To Us??

- We all recognize that getting in front of a business owner is our biggest challenge.
- When we finally get there, we have a decision to make:
 - Swing for the fences, or
 - Make contact and go with the pitch

The Bases are Loaded

There are Two Outs

The Count is 3 an 2

What Do You Do Now????

Show 'Em Something New....

- The First Rule of Approach Interviews is to create interest or disturb.
- Let's see how this applies to Long Term Care Insurance for the High Net Worth Business Owner.

Let's Assume The Following

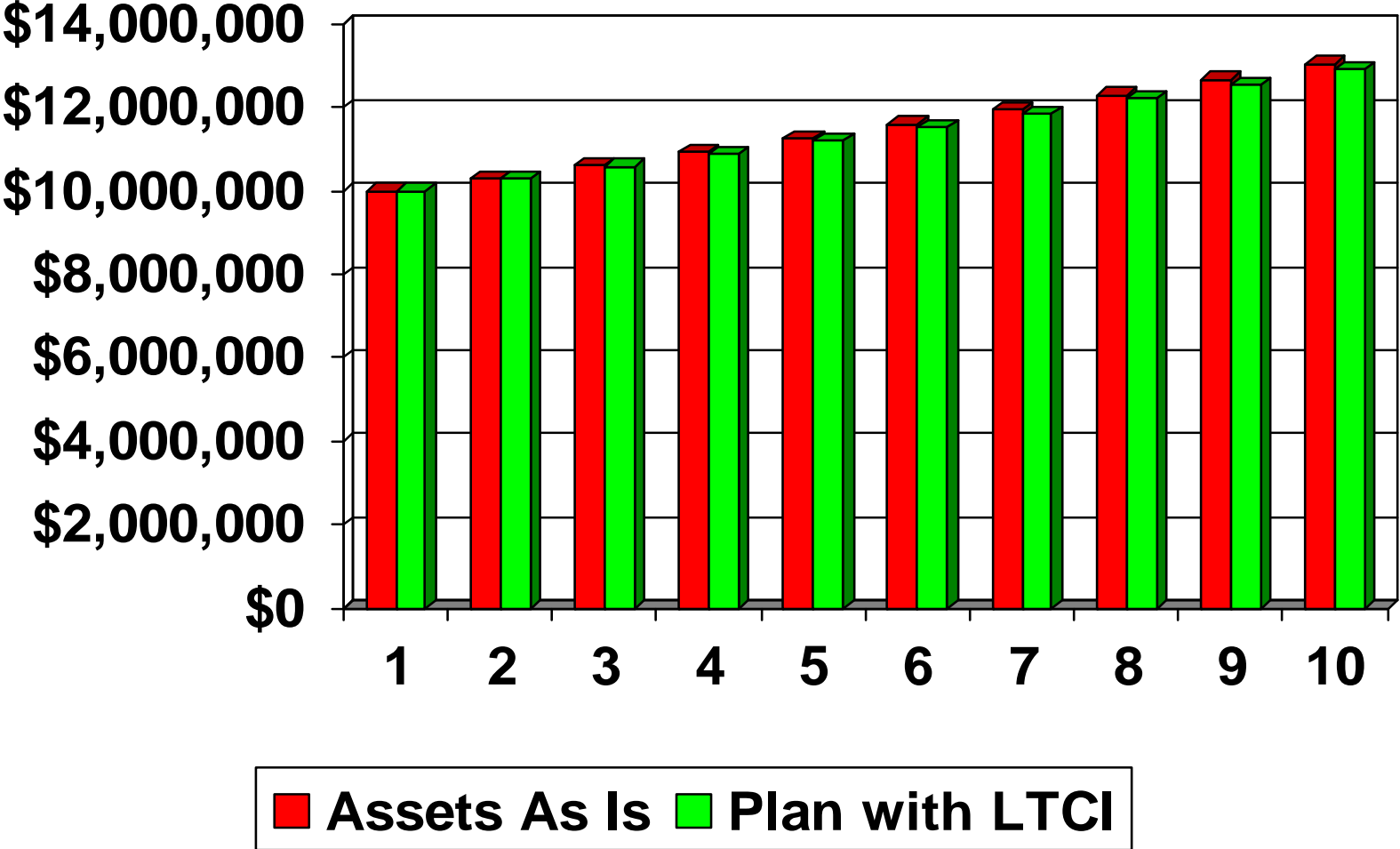


Two Account Scenarios

- \$10,000,000 in assets
 - Earning 3%
 - \$300,000 earnings are reinvested
 - If long term care services are needed, just pay as you go
 - Hopefully, the funds are not depleted
- \$10,000,000 in assets
 - \$11,309/year used to purchase LTCI
 - Balance, \$9,988,691 earning 3%
 - \$299,660.73 earnings are reinvested
 - At time of claim, insurance pays for care—assets remain in tact

In effect, the real cost of this approach is the lost earnings on the premiums. This is more than offset by the estate implications.

How Does This Look Over Time?



What Just Happened??

- You demystify the “why would I spend the money” issue as it is really a very small number
- You open the door to a creative estate planning vehicle using LTC as a wealth replacement tool
- You show the client how an unknown risk can be managed and offer estate tax savings simultaneously
- You show the client that he is still self-insuring the LTC risk-with a way to hedge his bet

Why Is this Important????

- Many business owners are dealing with these care issues for their own parents.
- It is a tough and emotional process when children need to function as caregivers and parents now become dependant on their children for assistance
- If people can stay in the roles they are used to, quality of life is enhanced.

Where Can We Find Them??



You have to shake the tree!!

Where to Start

- Start at home:
 - Top 10 Business Owner Clients
 - Top 10 Professional Clients
- Playing on the road:
 - Ask the following question at your next appointment with a new prospect:
 - ***Do you have a FORMAL PLAN in place to pay for Long Term Care Expenses for you and your spouse?***
 - ***If yes: Does it help you pay for care AND take advantage of the expanded Estate and Gift Tax Exemptions in 2011 and 2012?***
 - ***If not, I would like to show you how that works***

Success is Habit Forming

- Study up on the concept
- Use resources like our carriers, LTCI Partners and your own battery of estate planning attorneys
- Try the technique out—it may hurt at first, but it does get easier
- Sell one and you are on the road to becoming an expert

Back to the game.....



We Have Choices

- Hit Home Runs
- Hit for Average
- OR

DO IT ALL!!!

