

OPTIONS MATTER WHEN SELLING LIVING BENEFITS

TRANSAMERICA'S LIVING CARE PORTFOLIO



Address Objections with Options

Don't miss out on sales when clients have objections. It's important to have options. Transamerica is one of few carriers that offer a comprehensive suite of living care products to meet clients' living care needs and help answer objections.

Addressing Client Needs and Concerns

Clients may be concerned about the ability to pay for care in the event of a chronic, critical or terminal illness. Some individuals may want life insurance with living benefits, whereas others may already have life insurance and only need long term care (LTC).

The Transamerica Difference

Clients aren't limited to a one-size-fits-all product. Whether client's need chronic illness benefits during their lifetime or death benefits to cover beneficiaries, Transamerica's suite of living care products offers a personalized approach to fit their needs.

TRANSAMERICA'S PORTFOLIO OF LIVING CARE PRODUCTS MAY HELP:

- Make additional sales to existing policy owners without living benefits
- Reduce the chance of clients getting declined by assessing each option
- Increase overall sales opportunities

Term Life Insurance with Living Benefits

Living Benefits AND Death Benefits in One Convenient Solution

- Economical premiums for limited budgets
- No medical exam, no blood work¹
- Agents do not require additional license to sell product

Life Insurance with LTC Rider

Long Term Care and Life insurance—a Smart Combination

- Up to \$1 million in LTC coverage available
- Helps pay for long term care expenses if needed, and provides a death benefit if not
- Flexible options for added policy personalization

LTC Insurance

Option for Clients who don't need or want life insurance

- A separate pool of money exclusively for LTC Needs
- Cash benefit with 0-day elimination
- Multiple inflation-protection options
- Shared care for couples

Transamerica is a company that will be there if, and when the time comes for benefits to be paid. With Long Term Care Insurance alone, Transamerica pays out about \$1.7 million in claims per business day.² Transamerica is a company that can be trusted and can help grow your living care business today.

For more information, please contact your Transamerica Sales Desk.

¹Certain conditions and limitations apply.

²Based on Transamerica Long Term Care internal claims data as of December 2013. Insurance policies are issued by Transamerica Life Insurance Company, Cedar Rapids, IA, Transamerica Financial Life Insurance Company, Harrison, NY, or Western Reserved Life Assurance Co. of Ohio, Columbus, OH. All policies may not be available in all jurisdictions.

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