Asset Care Sales Experience

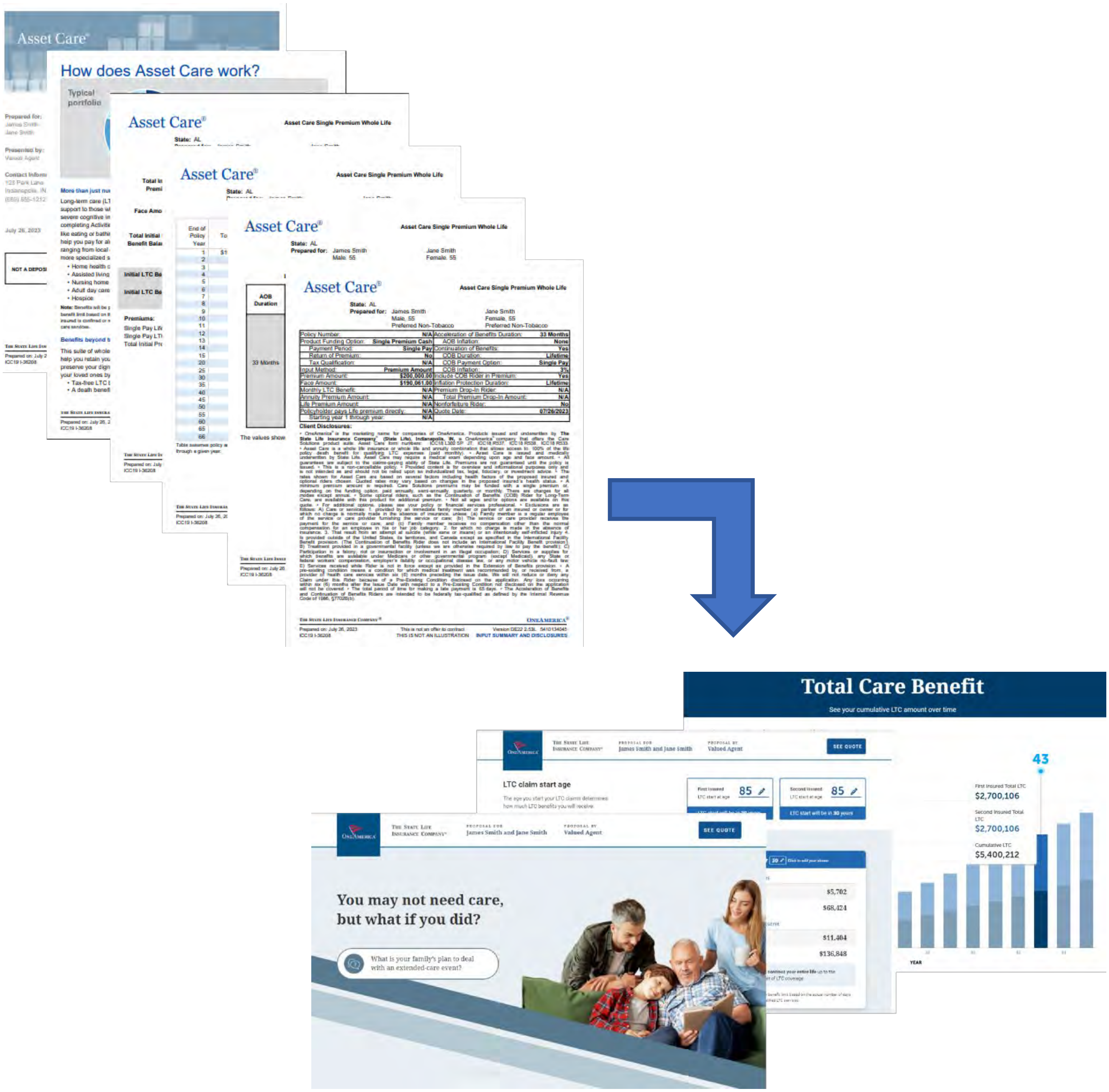
Training Manual

Ver 1.0 (Updated 7-28-2023)

Contents

1. What is the Asset Care Sales Experience?

The Asset Care Sales Experience is a personalized, dynamic tool. It is designed to be able to simply explain the Asset Care product, for both consumers and agents alike. It is based on a personalized Asset Care quote, so all policy values are specific to the potential insured(s).



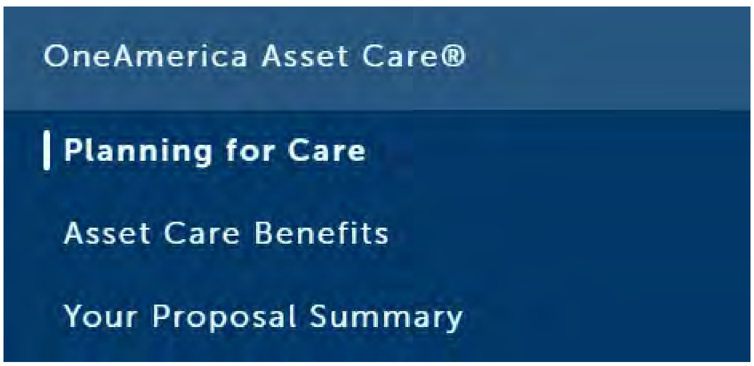
1. What is the Asset Care Sales Experience?

The Asset Care Sales Story is divided into three sections that make it easy to review with clients:

Planning for Care – Focuses on framing the value proposition of long-term care insurance.

Asset Care Benefits – Calculates the amount of benefit an insured would receive, based on when they go on claim.

Your Proposal Summary – Summarizes the insured's potential long-term care benefits over time.

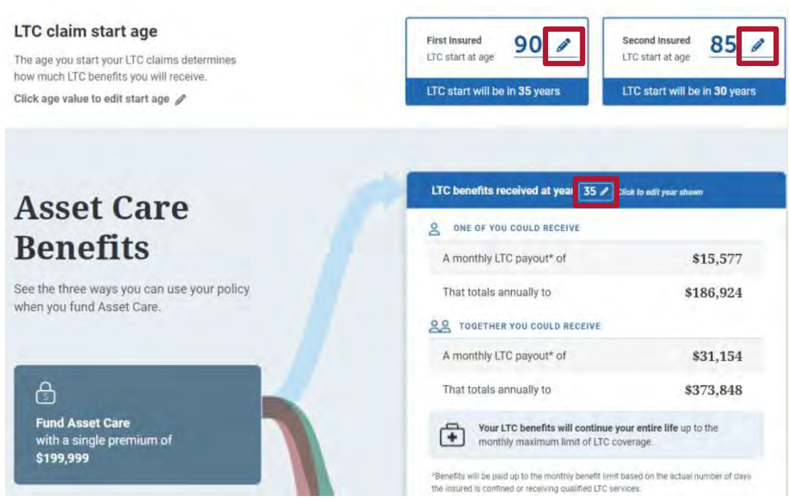


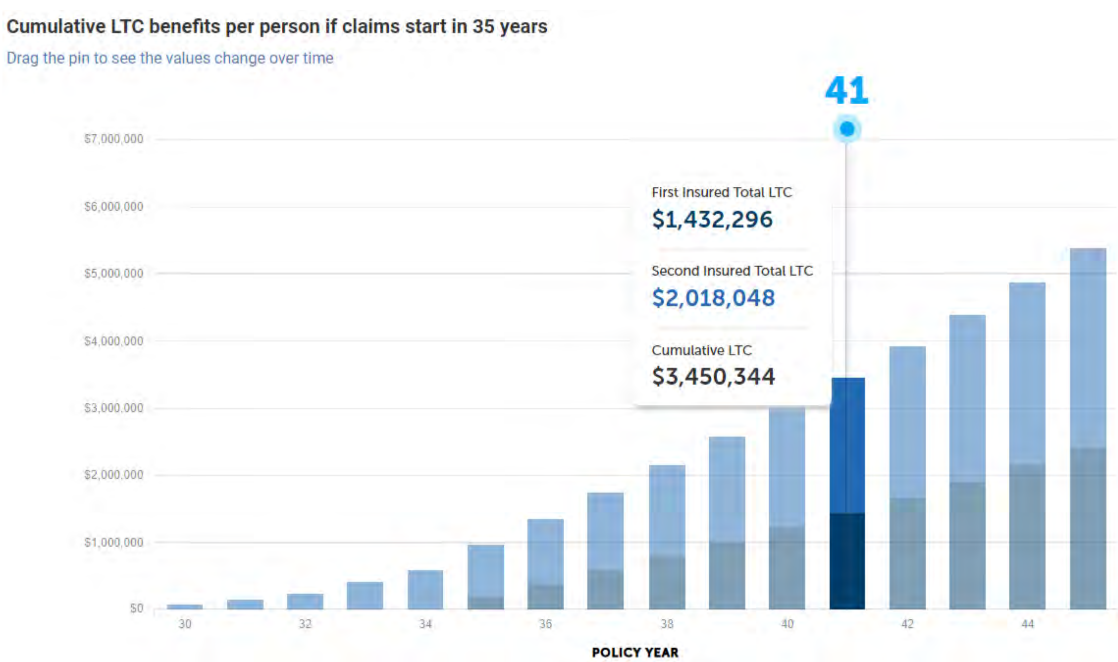
All data shown in the Asset Care Sales Experience comes directly from the Asset Care quote, which can be accessed by clicking the "See Quote" button at any time.

1. What is the Asset Care Sales Experience? (Cont.)

At the core of the Asset Care Sales Experience is the ability to easily calculate and understand the long-term care benefits a client would receive at a specific point in time, or over a period, based on the initial year of their LTC claim.

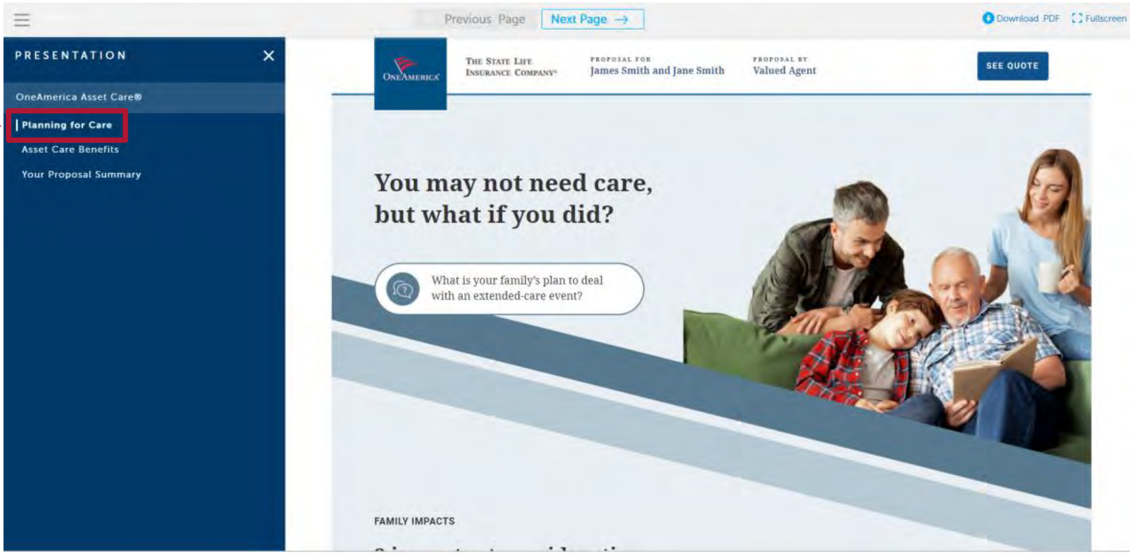
Anywhere in the story with a pencil icon can be changed to dynamically show your client the benefits they would receive in different scenarios and points in time in the life of their policy.





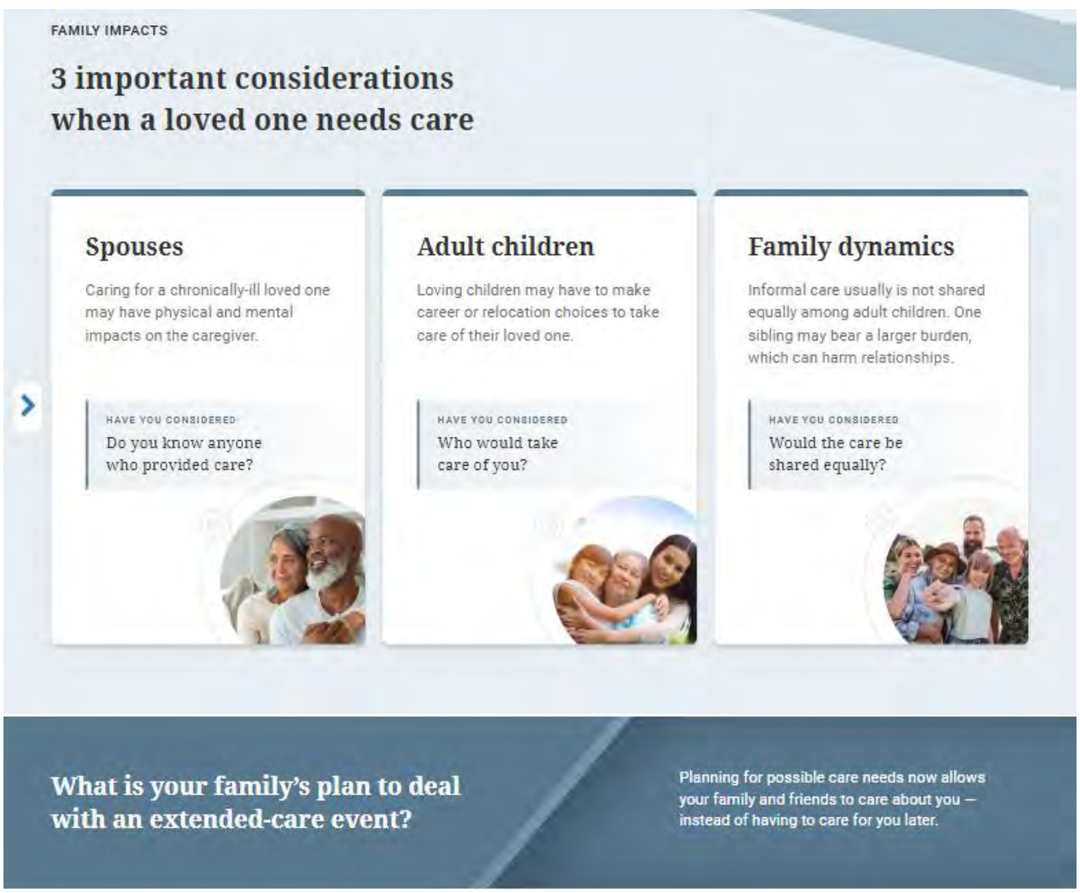
2. How to Use the Asset Care Sales Experience

Planning for Care



The Planning for Care section has three main elements:

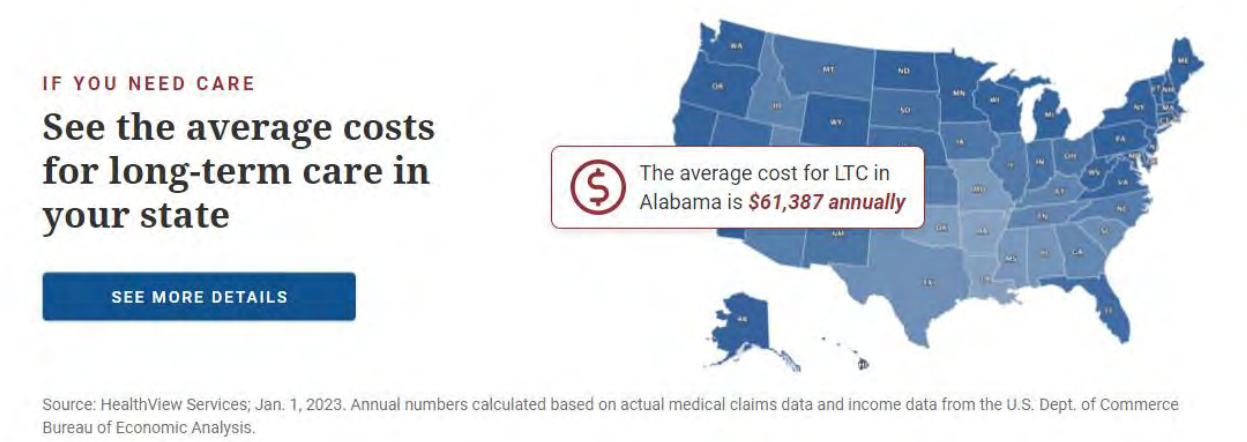
The first section provides framing for why someone may need long term care insurance, including their impacts on their family and finances.



2. How to Use the Asset Care Sales Experience

The second section highlights the cost of care in an insured's state of residence.

There is an interactive tool that will show the average cost of long-term care in the state on the quote.



The third section introduces the leverage provided by long term care insurance by comparing it to other potential sources of funding.

Note: that this is one place in the Asset Care Sales Experience where the values are NOT dynamic. The values shown are just for conceptual purposes.

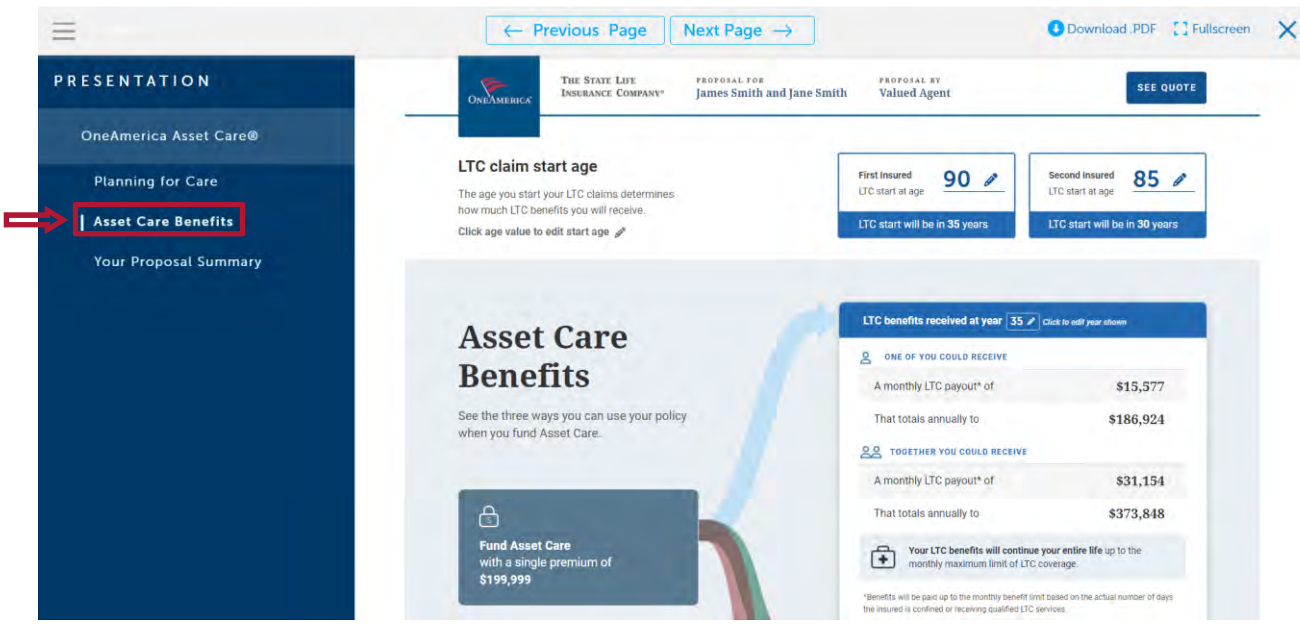
2. How to Use the Asset Care Sales Experience (Cont.)

Asset Care Benefits page:

The Asset Care Benefits page is the core element of the Asset Care Sales Experience.

Its purpose is to provide potential insureds with clear visibility to how much long-term care benefit they could receive from an Asset Care policy, based on claim start age.

This page shows this information dynamically – simply input the age the first and second insured may go on claim, and the Asset Care Benefits page will calculate the value of a client's long-term care benefits, both over time, and at a specific point in time.

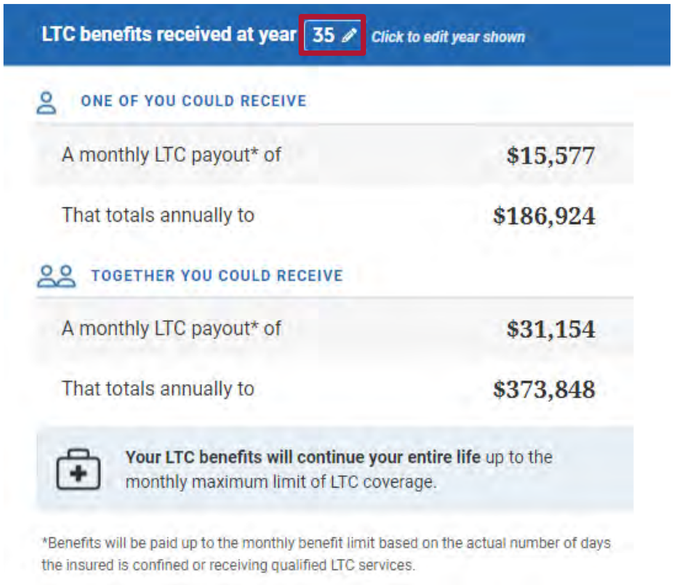


The LTC start ages in the experience automatically default to 85, but the age can be adjusted to whatever a "reasonable" claim age would be for the client.

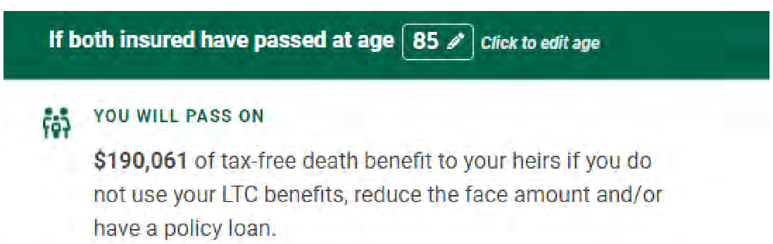
These ages dictate the LTC calculations across the Sales Experience.

2. How to Use the Asset Care Sales Experience (Cont.)

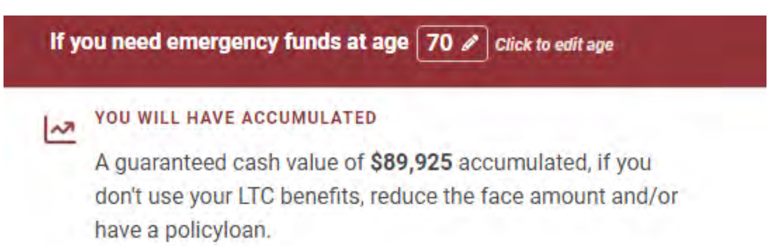
The year in which "LTC benefits received" are displayed is editable at all points in the story. Think of this section as a "snapshot".



Insureds may also see how much death benefit their heirs will receive based on age of passing.



Clients may also calculate the guaranteed cash value at different points in the life of their policy.



2. How to Use the Asset Care Sales Experience (Cont.)

The Total Care Benefit graph shows insureds their policy benefits in an interactive graph. Clients may change the claim ages and the projected individual and combined LTC benefit amounts on the graph.

Move the slider to see amounts for different policy years.

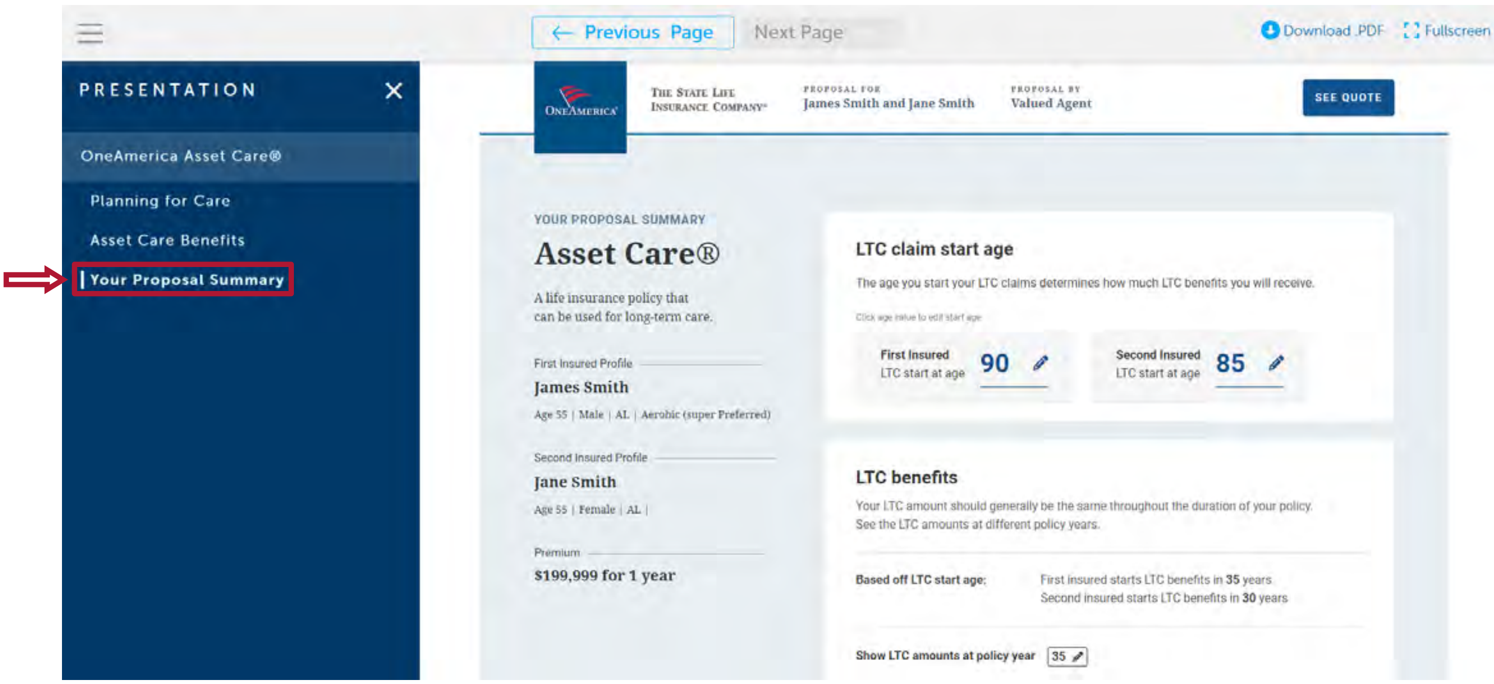
2. How to Use the Asset Care Sales Experience (Cont.)

Your Proposal Summary

The Proposal Summary is meant to provide a snapshot of the values of the Asset care policy at a point in time, as a recap, along with a call to action for the client to take the next steps.

All the proposed policy details are shown together here in one place.

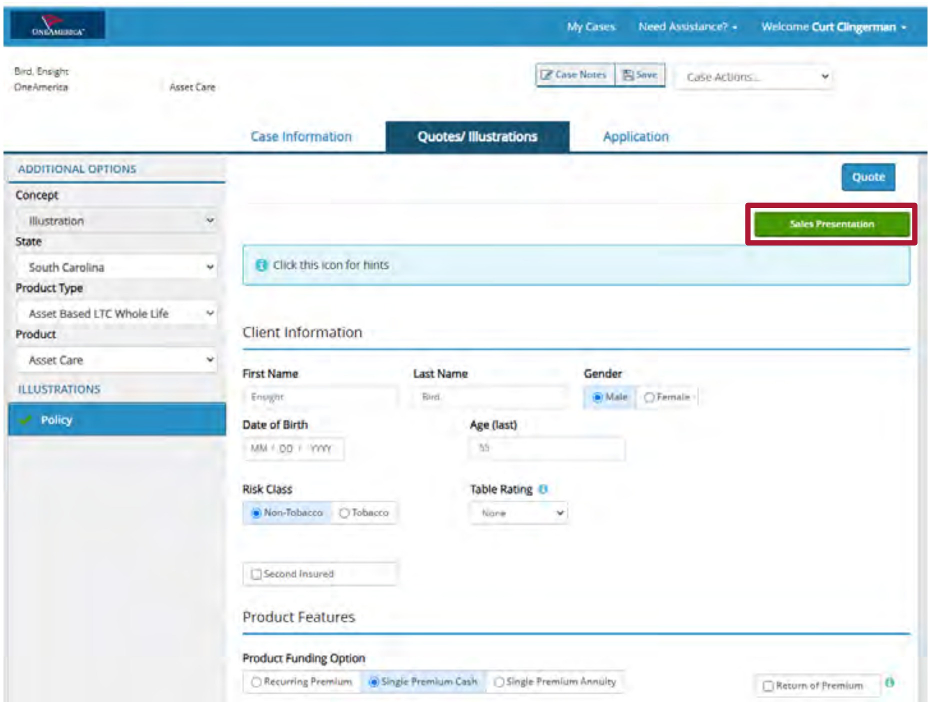
The same dynamic values that feed the Asset Care Benefits flow through to this page.

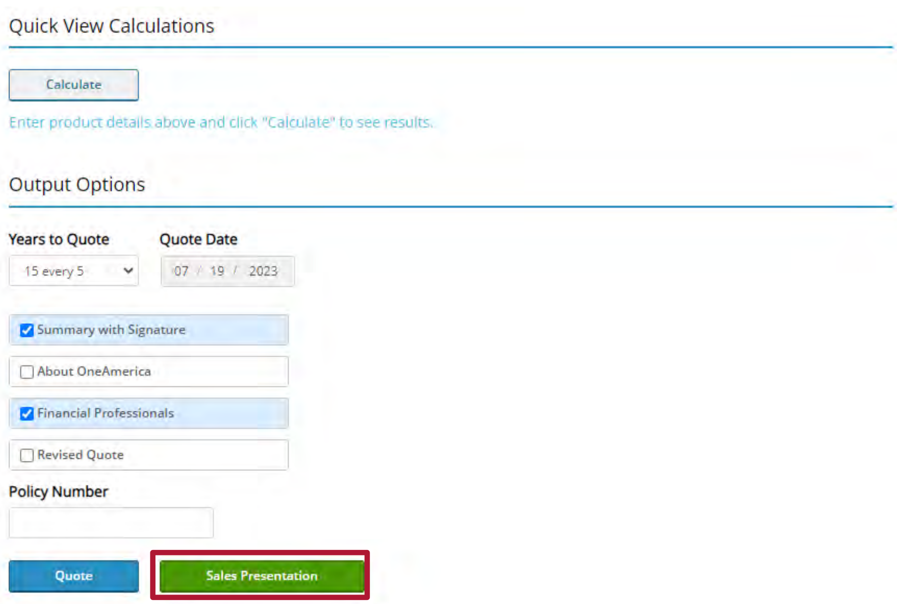


3. How to Create an Asset Care Sales Story from OneAmerica’s Quote Engine

Step 1

Build your Asset Care quote in the quote engine and click the “Sales Presentation” button to transfer your Asset Care quote data to the Ensight Presentations platform.

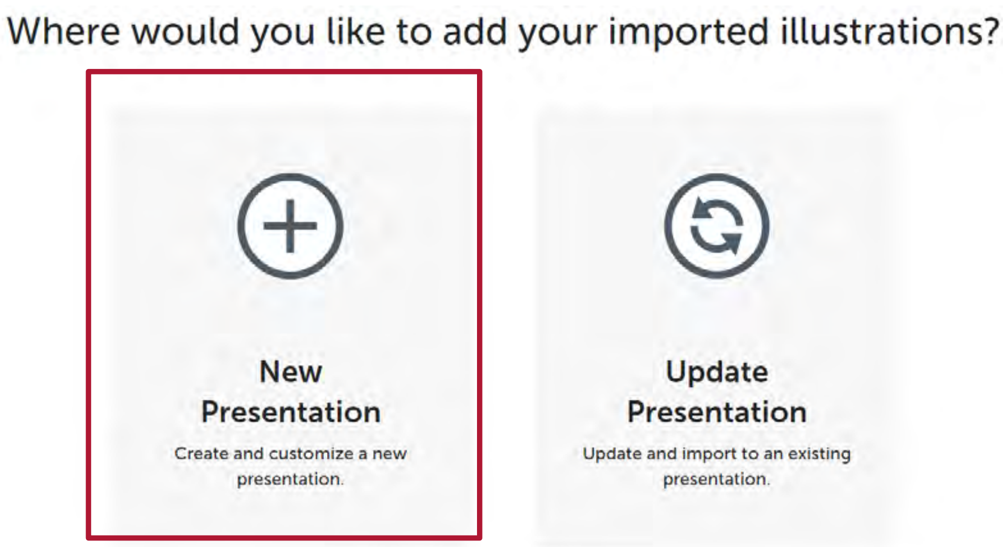




3. How to Create an Asset Care Sales Story from OneAmerica's Quote Engine (Cont.)

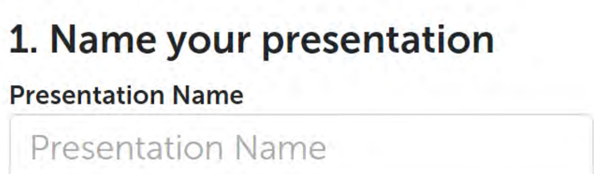
Step 2

Select the "New Presentation" button to create a new Sales Experience, or the "Update Presentation" button to change an existing Sales Experience.



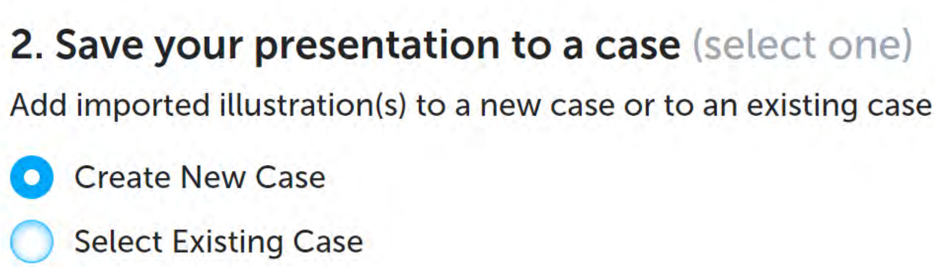
Step 3

Assign your presentation a name.



Step 4

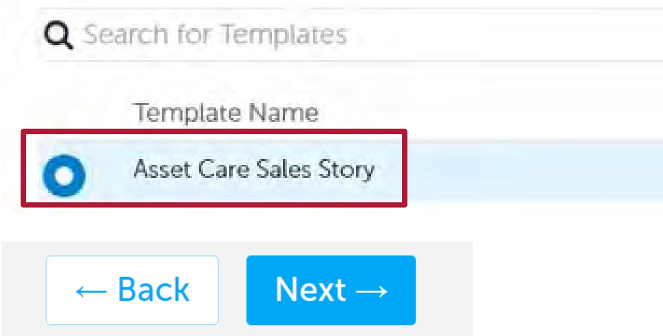
Choose "Create New Case".



3. How to Create an Asset Care Sales Story from OneAmerica's Quote Engine (Cont.)

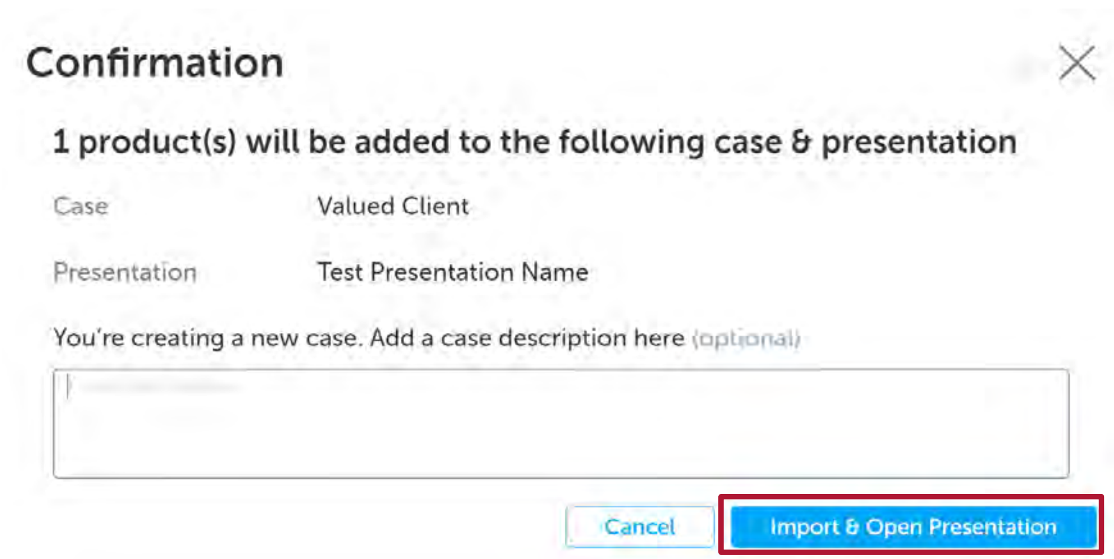
Step 5

Choose the Asset Care Sales Story template and click "Next."



Step 6

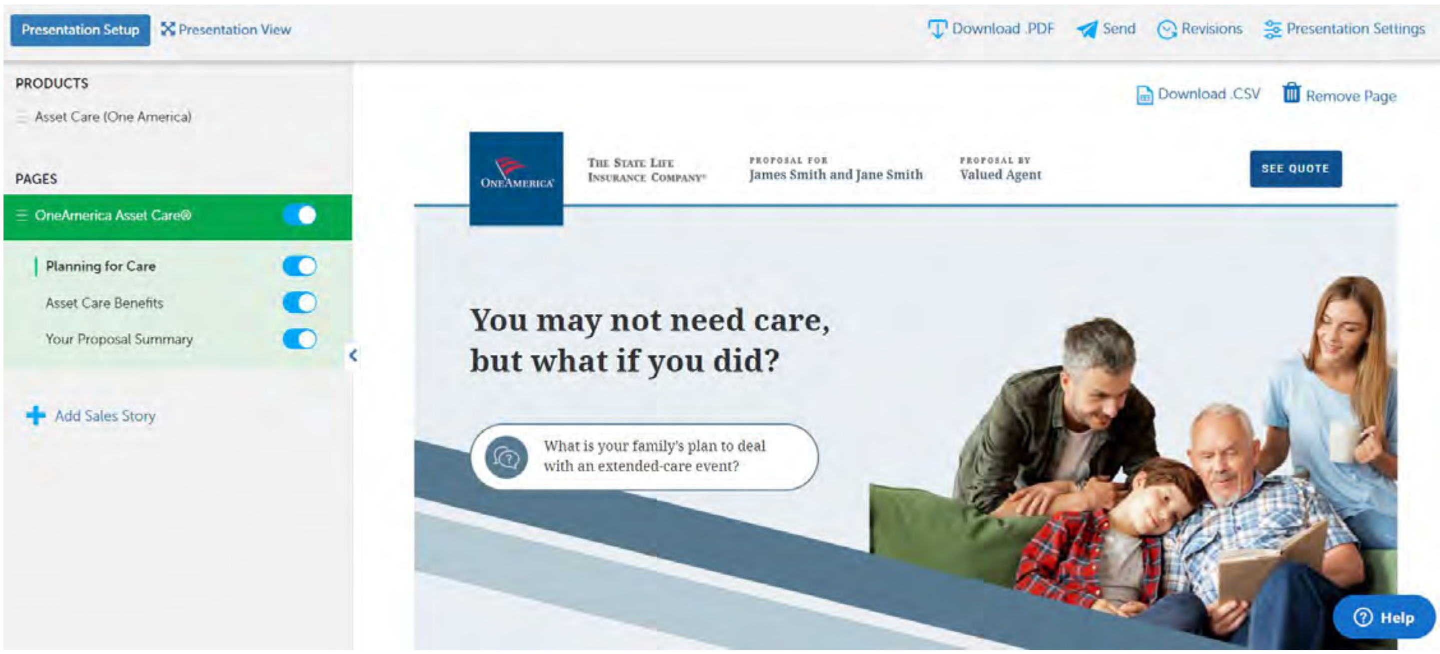
Add an optional case description and click the "Import & Open Presentation" button.



3. How to Create an Asset Care Sales Story from OneAmerica's Quote Engine (Cont.)

That's It!

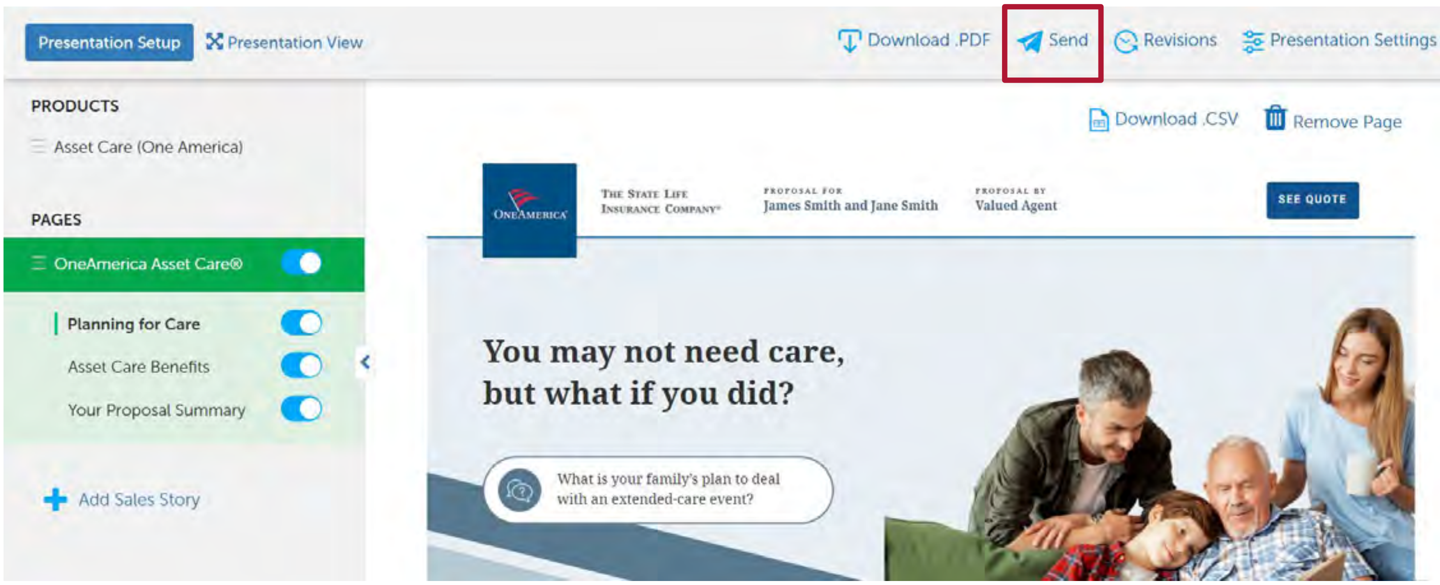
Your Sales Experience is automatically generated and is populated with all data from your Asset Care quote.



4. How to Share an Asset Care Sales Experience

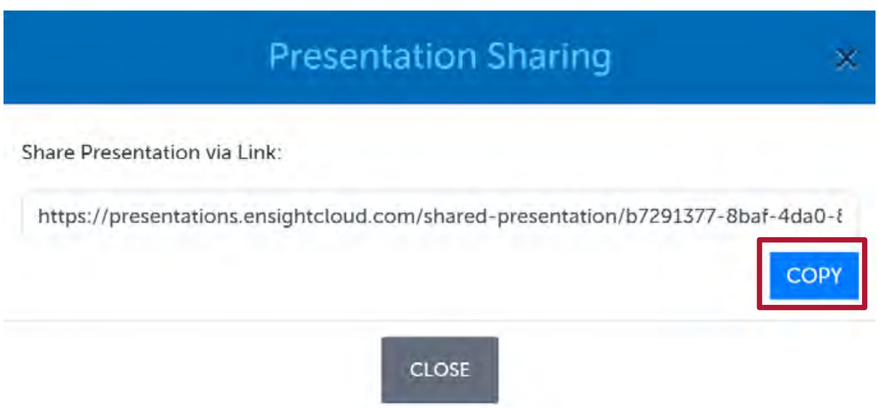
Step 1

It is highly recommended that when sending someone an Asset Care Sales Experience that a "Shareable Link" is used. To do this, click the paper airplane icon to the top right of the screen.



Step 2

Copy the Shareable Link by clicking the "Copy" button and paste an email.

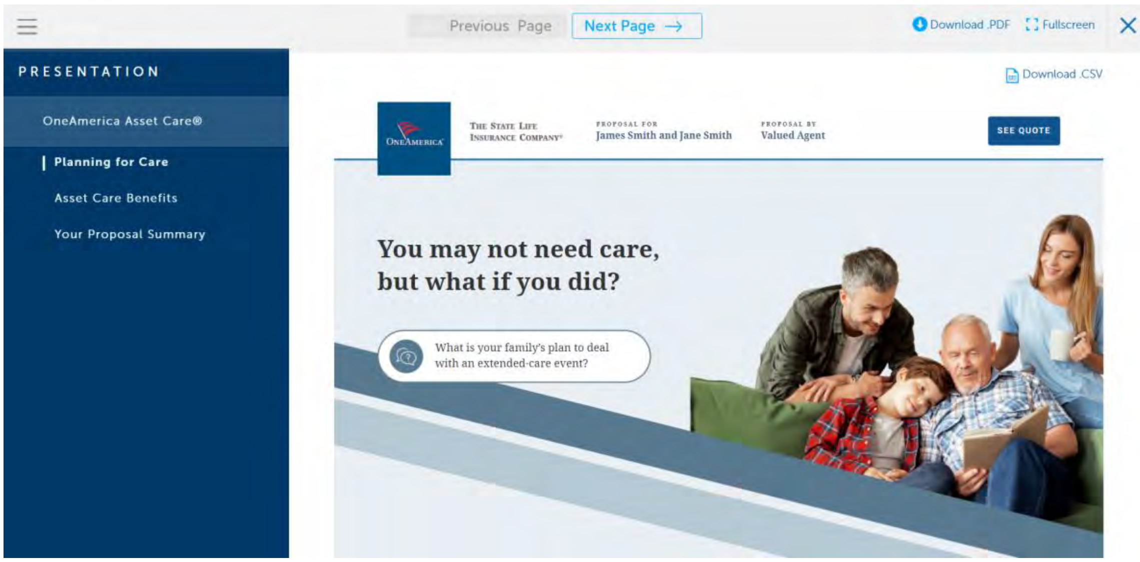


4. How to Share an Asset Care Sales Story (Cont.)

Step 3

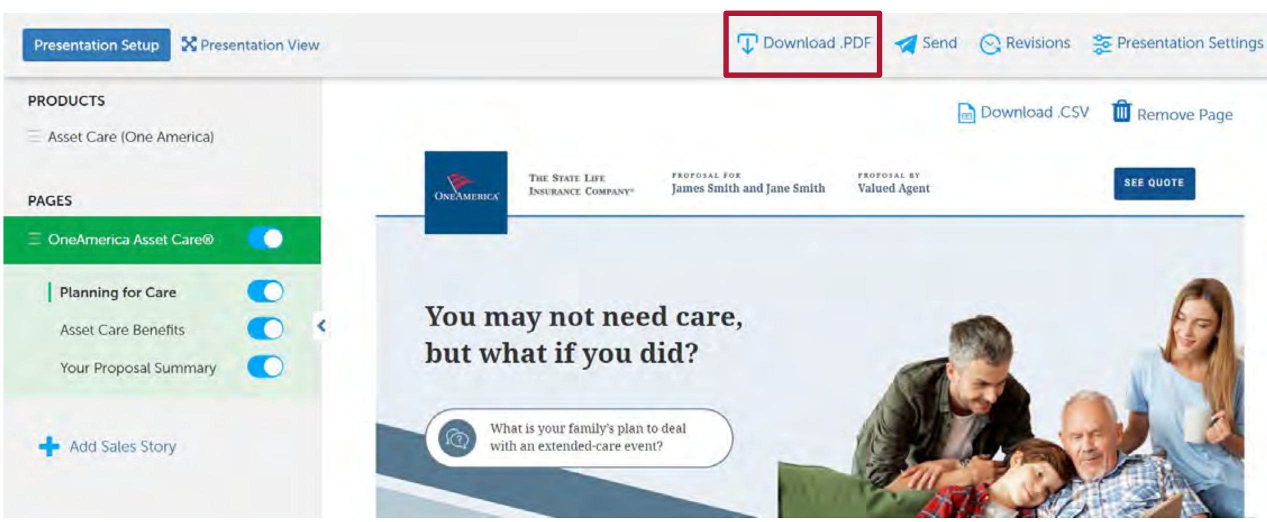
The Asset Care Sales Experience will open in the recipient's web browser when clicked.

The "Shareable Link" allows agents and clients to interact with the Experience, including changing the start age of an LTC claim to better understand the details of the policy.



Step 4

Sales stories may also be downloaded as a PDF by clicking the "Download PDF" button. Sales Experience PDFs also include a link to the quote. While the PDF can be handy if there is no internet connectivity, it is not the recommended distribution format, as all ability to interact with the story is lost.



5. Frequently Asked Questions

How do I find the Asset Care quote?

In every Asset Care Sales Experience, there is an Asset Care quote. The quote can be accessed by clicking the “SEE QUOTE” button on the top right of any page. This applies to when you are logged into the software, whether you are using a Sharable Link, or a PDF.

How can I share an Asset Care Sales Experience?

You can share an Asset Care Sales Experience via Shareable Link with an agent or client by clicking on the paper airplane at the top of the screen within the main software.

Alternately, you can also generate a PDF of the Sales Experience, but this is not recommended, as all interactivity is lost.

Who can I go to for support on the Asset Care Sales Experience?

You can contact Ensight’s Customer Success team: **support@ensightcloud.com**

Can an agent or a client change the values that the Asset Care Benefits page uses to calculate their benefits?

Yes, an agent or client who receives the Shareable Link (shared via the “paper airplane icon” on the top right of the Sales Experience) can update the ages that the insured(s) may potentially go on claim.

Does the Asset Care Sales Story work for all variations of the Asset Care product?

Yes, all variations of the Asset Care product are covered.

Single, joint, AOB durations and inflation, COB durations and inflation (including, of course, unlimited COB) and all funding types are covered.

NOTE: The annuity funded whole life (single premium annuity) option will be enabled in an enhanced version of the Asset Care Sales Experience, which is coming soon.

Where is the Asset Care Sales Experience available?

It will be available to all users of OneAmerica’s quote engine (iPipeline) via clicking on the “Sales Presentation” button.

The story will **NOT** be available on the Care Solutions Calculator (Quick Quote Calculator) – advise any users who are interested in using the Asset Care Sales Story that they should begin using OneAmerica’s full quote engine.

5. Frequently Asked Questions (Cont.)

How do the calculations for the Asset Care Sales Experience Work?

The calculations show the amount of LTC benefit a client would receive at a certain point, or over a period of time, based on when they go on claim.

They are based on the data in the quote, and incorporate all the appropriate AOB and COB monthly values, as well as coverage duration, inflation options, and inflation durations. The calculation uses the relevant monthly AOB amounts when the insured goes on claim, then once the AOB coverage period is finished, the relevant monthly COB amounts are utilized until the COB coverage period is finished, unless the unlimited COB coverage option is chosen, in which case the coverage continues.

What are the benefits of a shared link vs. a PDF? What are the disadvantages?

Shareable Link

- Using the Shareable Link is **HIGHLY** recommended when sending the Sales Experience to an agent or client. The Shareable Link preserves interactivity, which is core to the Asset Care Sales Experience.

  Agents and clients can adjust ages at which insureds go on claim, and evaluate the total and annual amounts of benefit at different periods.

- Internet connectivity is needed for the shared link.

PDF

- The PDF is useful if internet connectivity is not available.
- While it is a good tool to have available, the Asset Care Sales Experience is by far at its best when presented via the Shareable Link.

Is the Asset Care Sales Experience available with the Care Solutions Calculator (Quick Quote)?

The Asset Care Sales Experience will not be available with Quick Quote.

ENSIGHT™