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# **Asset Care Sales Experience Training Manual**

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# 1. What is the Asset Care Sales Experience?

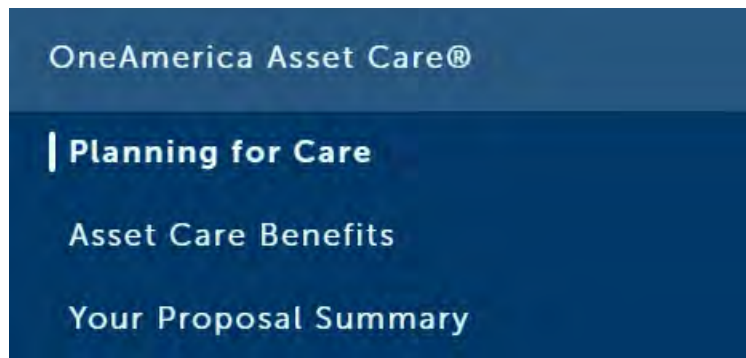
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The Asset Care Sales Story is divided into three sections that make it easy to review with clients:

**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.



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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.

**LTC claim start age**  
The age you start your LTC claims determines how much LTC benefits you will receive.  
Click age value to edit start age

First Insured  
LTC start at age **90**

LTC start will be in **35** years

Second Insured  
LTC start at age **85**

LTC start will be in **30** years

## Asset Care Benefits

See the three ways you can use your policy when you fund Asset Care.

Fund Asset Care with a single premium of **\$199,999**

LTC benefits received at year **35** [Click to edit your shown](#)

**ONE OF YOU COULD RECEIVE**

A monthly LTC payout* of	<b>\$15,577</b>
That totals annually to	<b>\$186,924</b>

**TOGETHER YOU COULD RECEIVE**

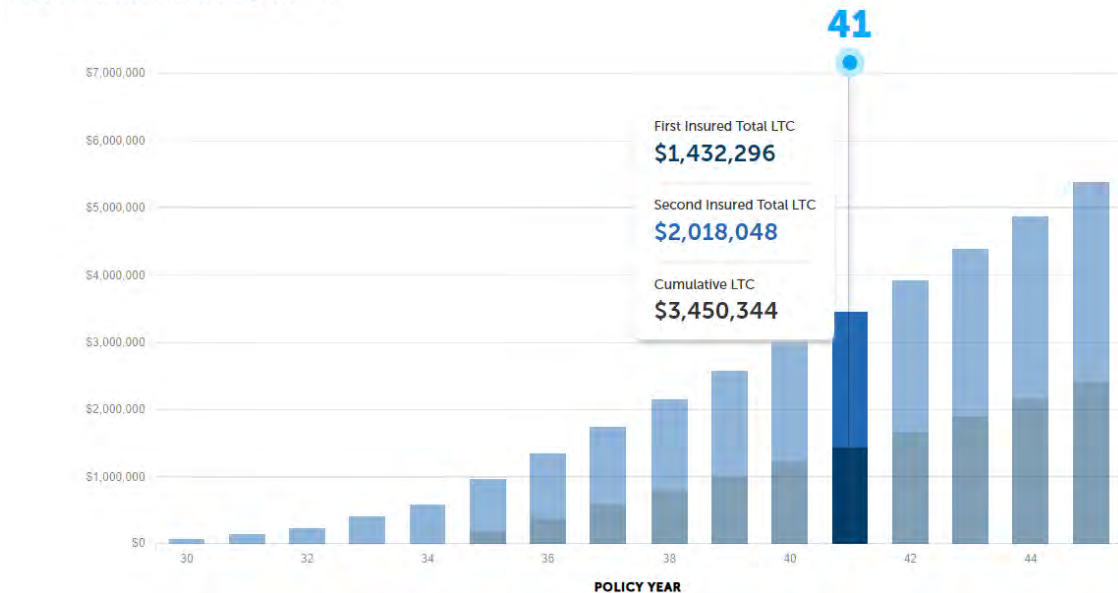
A monthly LTC payout* of	<b>\$31,154</b>
That totals annually to	<b>\$373,848</b>

Your LTC benefits will continue your entire life up to the monthly maximum limit of LTC coverage.

\*Benefits will be paid up to the monthly benefit limit based on the actual number of days the insured is confined or receiving qualified LTC services.

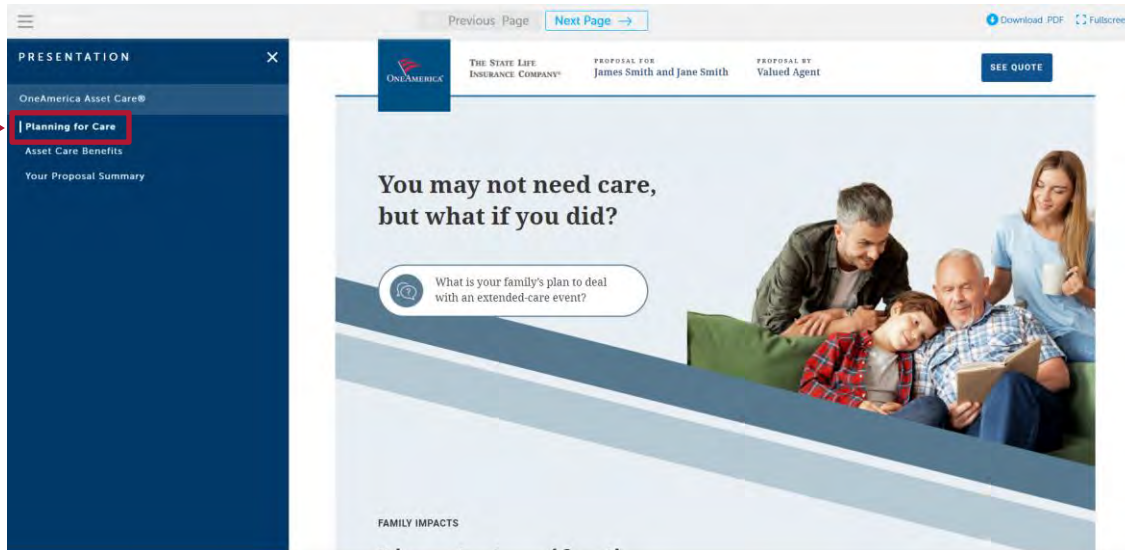
## Cumulative LTC benefits per person if claims start in 35 years

Drag the pin to see the values change over time



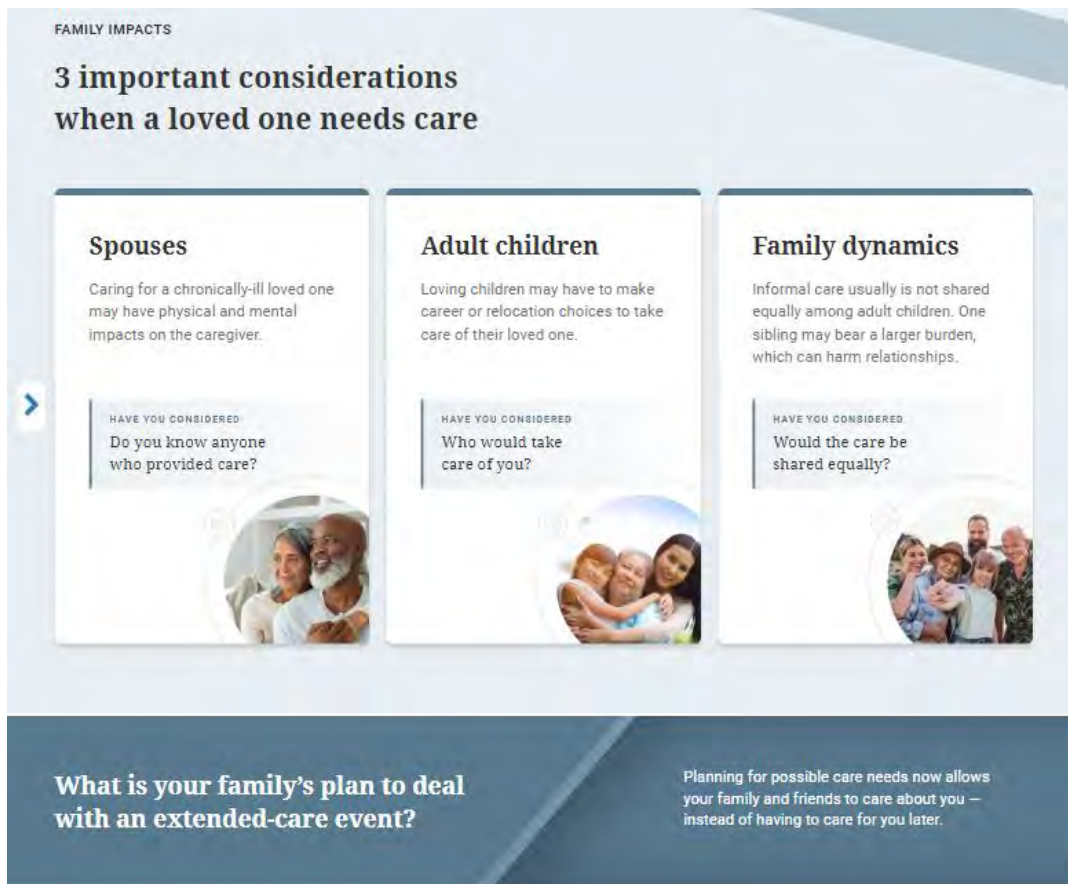
## 2. How to Use the Asset Care Sales Experience

### 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

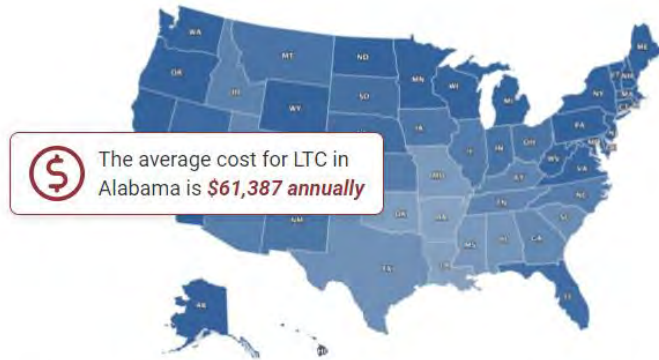
The second section highlights the cost of care in an insured's state of residence.

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

IF YOU NEED CARE

See the average costs  
for long-term care in  
your state

SEE MORE DETAILS



Source: HealthView Services; Jan. 1, 2023. Annual numbers calculated based on actual medical claims data and income data from the U.S. Dept. of Commerce Bureau of Economic Analysis.

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 screenshot shows a presentation interface for 'OneAmerica Asset Care'. The left sidebar has a menu with 'Asset Care Benefits' highlighted. The main content area is titled 'Asset Care Benefits' and includes a section for 'LTC claim start age' with two input boxes: 'First Insured' at age 90 (LTC start in 35 years) and 'Second Insured' at age 85 (LTC start in 30 years). Below this is a large graphic titled 'Asset Care Benefits' showing a breakdown of benefits received at age 35. The breakdown is as follows:

LTC benefits received at year 35	
<b>ONE OF YOU COULD RECEIVE</b>	
A monthly LTC payout* of	\$15,577
That totals annually to	\$186,924
<b>TOGETHER YOU COULD RECEIVE</b>	
A monthly LTC payout* of	\$31,154
That totals annually to	\$373,848

Additional text in the graphic: 'Your LTC benefits will continue your entire life up to the monthly maximum limit of LTC coverage.' and a note: '\*Benefits will be paid up to the monthly benefit limit based on the actual number of days the insured is confined or receiving qualified LTC services.'

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.

#### LTC claim start age

The age you start your LTC claims determines how much LTC benefits you will receive.

Click age value to edit start age


This block shows a close-up of the two input boxes for LTC claim start ages. The 'First Insured' box shows an age of 90, with a note that LTC start will be in 35 years. The 'Second Insured' box shows an age of 85, with a note that LTC start will be in 30 years. Both boxes have a pencil icon indicating they are editable.




## 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”.


LTC benefits received at year **35** [Click to edit year shown](#)

 ONE OF YOU COULD RECEIVE

A monthly LTC payout* of	<b>\$15,577</b>
That totals annually to	<b>\$186,924</b>

 TOGETHER YOU COULD RECEIVE


A monthly LTC payout* of	<b>\$31,154</b>
That totals annually to	<b>\$373,848</b>

 Your LTC benefits will continue your entire life up to the monthly maximum limit of LTC coverage.

\*Benefits will be paid up to the monthly benefit limit based on the actual number of days the insured is confined or receiving qualified LTC services.

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


If both insured have passed at age **85** [Click to edit age](#)

 YOU WILL PASS ON

**\$190,061** of tax-free death benefit to your heirs if you do not use your LTC benefits, reduce the face amount and/or have a policy loan.

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

If you need emergency funds at age **70** [Click to edit age](#)

 YOU WILL HAVE ACCUMULATED

A guaranteed cash value of **\$89,925** accumulated, if you don't use your LTC benefits, reduce the face amount and/or have a policy loan.

## 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.

### Total Care Benefit

See your cumulative LTC amount over time

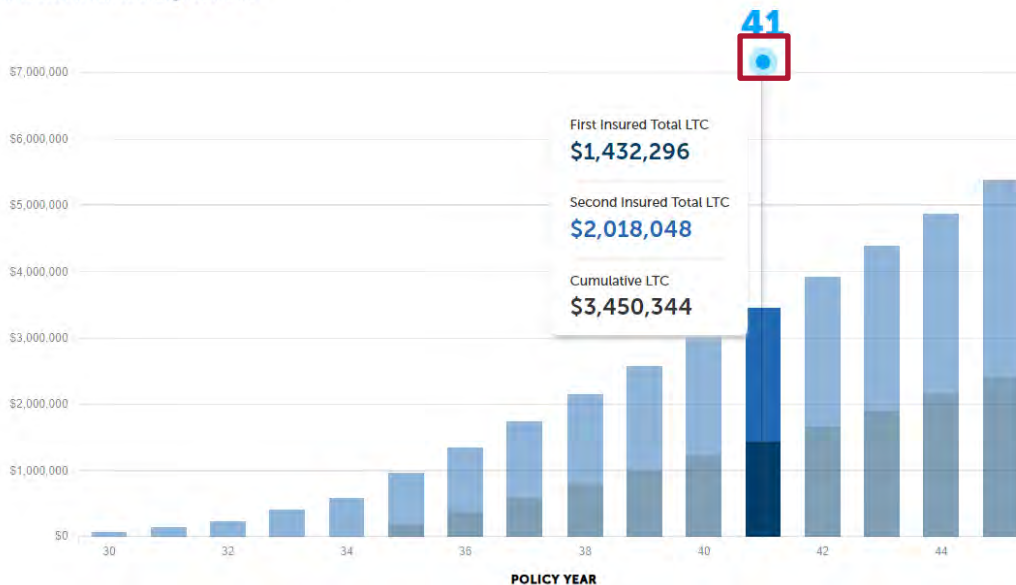
At what age might you first need coverage?

James's LTC starts in 35 years at Age **90** Click age value to edit LTC start time

Jane's LTC starts in 30 years at Age **85** Click age value to edit LTC start time

#### Cumulative LTC benefits per person if claims start in 35 years

Drag the pin to see the values change over time



## 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.

The screenshot shows a web interface for a proposal summary. On the left is a dark blue sidebar with a 'PRESENTATION' header and a list of items: 'OneAmerica Asset Care®', 'Planning for Care', 'Asset Care Benefits', and 'Your Proposal Summary' (which is highlighted with a red box and a red arrow). The main content area has a light blue background and includes the OneAmerica logo, 'THE STATE LIFE INSURANCE COMPANY', and 'PROPOSAL FOR James Smith and Jane Smith'. It features a 'SEE QUOTE' button and navigation links for 'Previous Page' and 'Next Page'. The main content is titled 'YOUR PROPOSAL SUMMARY' and 'Asset Care®'. It describes the policy as a life insurance policy for long-term care. It lists the First Insured as James Smith (Age 55, Male, AL, Aerobic) and the Second Insured as Jane Smith (Age 55, Female, AL). The premium is \$199,999 for 1 year. The LTC claim start age section shows 90 for the First Insured and 85 for the Second Insured. The LTC benefits section shows 35 years for the First Insured and 30 years for the Second Insured. There are also 'Download .PDF' and 'Fullscreen' icons in the top right.

# 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 Ensignt Presentations platform.

The screenshot shows the OneAmerica quote engine interface. At the top, there is a navigation bar with the OneAmerica logo, 'My Cases', 'Need Assistance?', and 'Welcome Curt Clingerman'. Below this, there are tabs for 'Case Information', 'Quotes/ Illustrations', and 'Application'. The 'Quotes/ Illustrations' tab is active. On the left side, there are 'ADDITIONAL OPTIONS' including 'Concept', 'State' (South Carolina), 'Product Type' (Asset Based LTC Whole Life), and 'Product' (Asset Care). Below these are 'ILLUSTRATIONS' with a 'Policy' option selected. The main area contains a 'Quote' button and a 'Sales Presentation' button (highlighted with a red box). Below the buttons is a 'Client Information' section with fields for 'First Name', 'Last Name', 'Gender' (Male/Female), 'Date of Birth', 'Age (last)', 'Risk Class' (Non-Tobacco/Tobacco), and 'Table Rating'. There is also a 'Product Features' section with 'Product Funding Option' (Recurring Premium, Single Premium Cash, Single Premium Annuity) and a 'Return of Premium' checkbox.

### Quick View Calculations

Enter product details above and click "Calculate" to see results.

### Output Options

Years to Quote: 15 every 5  
Quote Date: 07 / 19 / 2023

Summary with Signature  
 About OneAmerica  
 Financial Professionals  
 Revised Quote

Policy Number

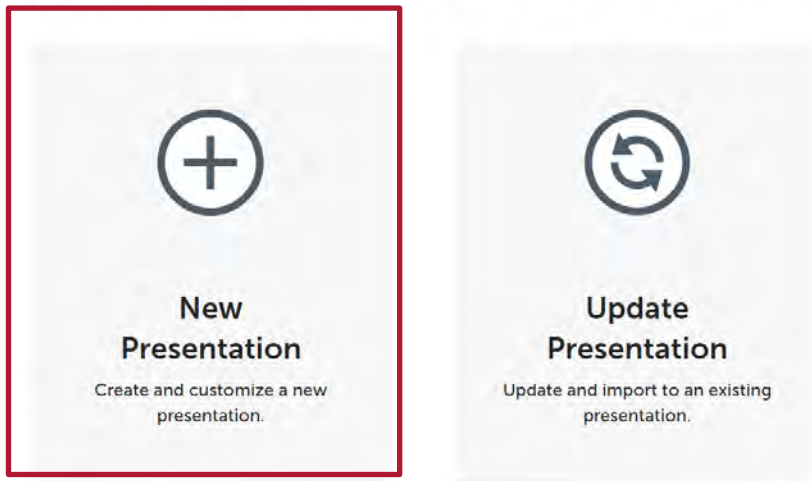
### 3. How to Create an Asset Care Sales Story from OneAmerica's Quote Engine (Cont.)

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#### Step 2

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

Where would you like to add your imported illustrations?



#### Step 3

Assign your presentation a name.

##### 1. Name your presentation

Presentation Name

#### Step 4

Choose "Create New Case".

##### 2. Save your presentation to a case (select one)

Add imported illustration(s) to a new case or to an existing case

- Create New Case
- Select Existing Case

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

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#### Step 5

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

Q Search for Templates

Template Name

Asset Care Sales Story

← Back   Next →

#### Step 6

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

Confirmation ✕

1 product(s) will be added to the following case & presentation

Case	Valued Client
Presentation	Test Presentation Name

You're creating a new case. Add a case description here (optional)

Cancel   Import & Open Presentation

### 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.

The screenshot displays the OneAmerica Asset Care sales story interface. On the left, a sidebar menu is visible with the following sections:

- PRODUCTS**
  - Asset Care (One America)
- PAGES**
  - OneAmerica Asset Care® (Active)
  - Planning for Care
  - Asset Care Benefits
  - Your Proposal Summary
- + Add Sales Story**

The main content area shows a presentation slide with the following elements:

- Header:** ONEAMERICA logo, THE STATE LIFE INSURANCE COMPANY, PROPOSAL FOR James Smith and Jane Smith, PROPOSAL BY Valued Agent, and a SEE QUOTE button.
- Text:** "You may not need care, but what if you did?"
- Image:** A family of four (man, woman, and two children) sitting together, looking at a tablet.
- Callout Box:** "What is your family's plan to deal with an extended-care event?"
- Buttons:** Download .PDF, Send, Revisions, Presentation Settings, Download .CSV, and Remove Page.
- Footer:** A Help button.

## 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.

The screenshot shows the presentation interface. At the top right, the 'Send' button (a paper airplane icon) is highlighted with a red box. The main slide content includes the OneAmerica logo, company name, proposal details for James Smith and Jane Smith, and a 'SEE QUOTE' button. The slide text asks, 'You may not need care, but what if you did?' and 'What is your family's plan to deal with an extended-care event?' accompanied by a photo of a family.

### Step 2

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

The 'Presentation Sharing' dialog box displays the following elements: a title bar with a close icon, the text 'Share Presentation via Link:', a text input field containing the URL `https://presentations.ensightcloud.com/shared-presentation/b7291377-8baf-4da0-t`, a 'COPY' button (highlighted with a red box), and a 'CLOSE' button at the bottom.

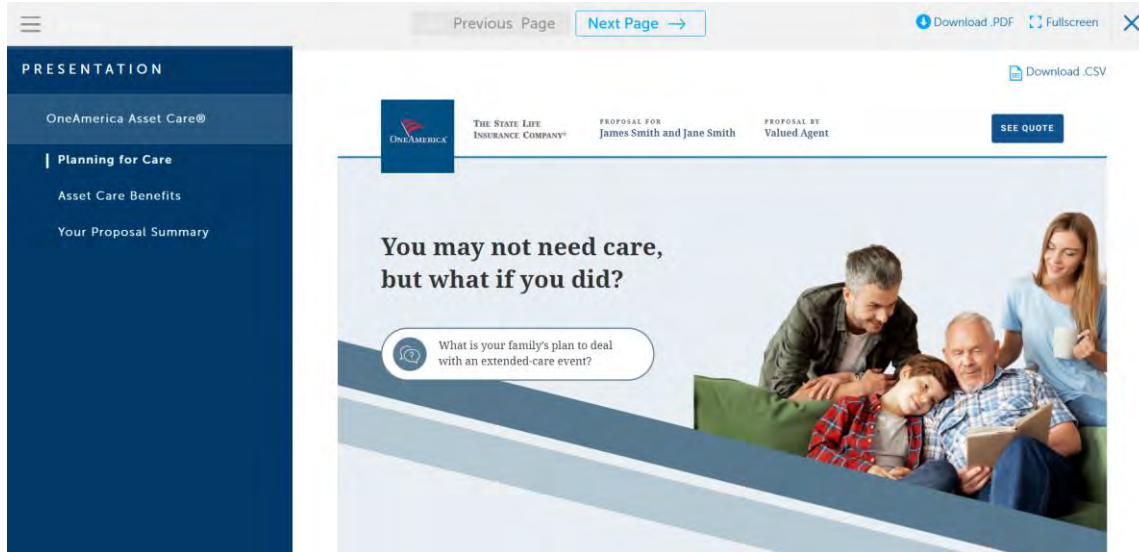


## 4. How to Share an Asset Care Sales Story (Cont.)

### Step 3

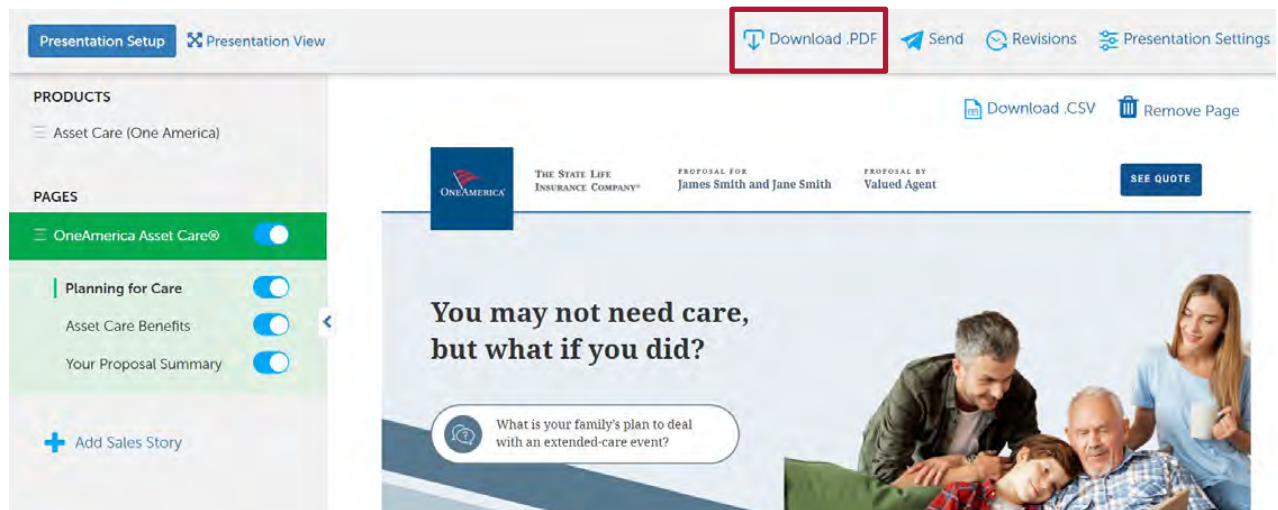
The Asset Care Sales Experience will open in the recipient's web browser when clicked.

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

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### 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 Ensign’s Customer Success team: [support@ensightcloud.com](mailto: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.)

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### 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.

