

# One Degree Apart

## Test your knowledge of your clients

- ▶ How many of your clients have living parents?
- ▶ What are their ages?
- ▶ What is the condition of their health?
- ▶ What percent of your clients will assume care responsibilities – both emotional and financial – for their parents?

LifeCare Gateway helps you answer these questions and discover opportunities for additional business among your current clients and their families.

With our **One Degree Apart referral marketing program**, LifeCare Gateway delivers to you real sales opportunities that are just one degree away from your current client base. All steps indicated below are performed on your behalf (and with your branding) by LifeCare Gateway.

## You'll receive from us:

- Opportunity Reports identifying specific financial , protection related product solutions and family planning activities for you to pursue
- A LifeCare Retirement Health Analysis for each client
- Accurate client profiles inclusive of extended family obligations and concerns
- Sales support desks for insurance, mortgage, and health advocacy solutions
- Database of client data (Excel format) that can be used to populate your CRM systems

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## One Degree Apart The Process

The LifeCare Gateway Practice Management Process enhances your planning process and leads to incremental revenue opportunities. The One Degree Apart program offers a turn-key solution where LCG implements the Needs Assessment process on your behalf.

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### Planning Model

#### LCG Needs Assessment

**LCG Profile Tools** are used to collect client information on care related challenges

LCG analyzes client information using proprietary methodology

FA receives Opportunity Report with recommended solutions from LCG

#### Financial Solutions

Using **LCG Service Desks & Marketing Toolkit**, FA develops proposal(s)

Client and FA discuss results and proposals

FA finalizes plan and selects products to implement



### **SAMPLE Announcement Letter (on your firm's letterhead)**

"Your Letterhead and Logo here"

Dear (Client's Name),

You may have friends who have been financially and emotionally blindsided by responsibilities inherent with caring for an elderly loved one. I want to be sure that you don't find yourself in a similar position. I am excited to announce that I recently added LifeCare Gateway to my list of services available to valuable clients such as yourself.

To ensure that your retirement and savings goals are protected against care risks, I want to discuss some areas we might not have previously talked about. My associates at LifeCare Gateway will be collecting this information either with the enclosed survey or through a follow-up phone call. Please feel free to share information with them, knowing your data will be held strictly confidential. We'll ask about your extended family and any of your care related concerns.

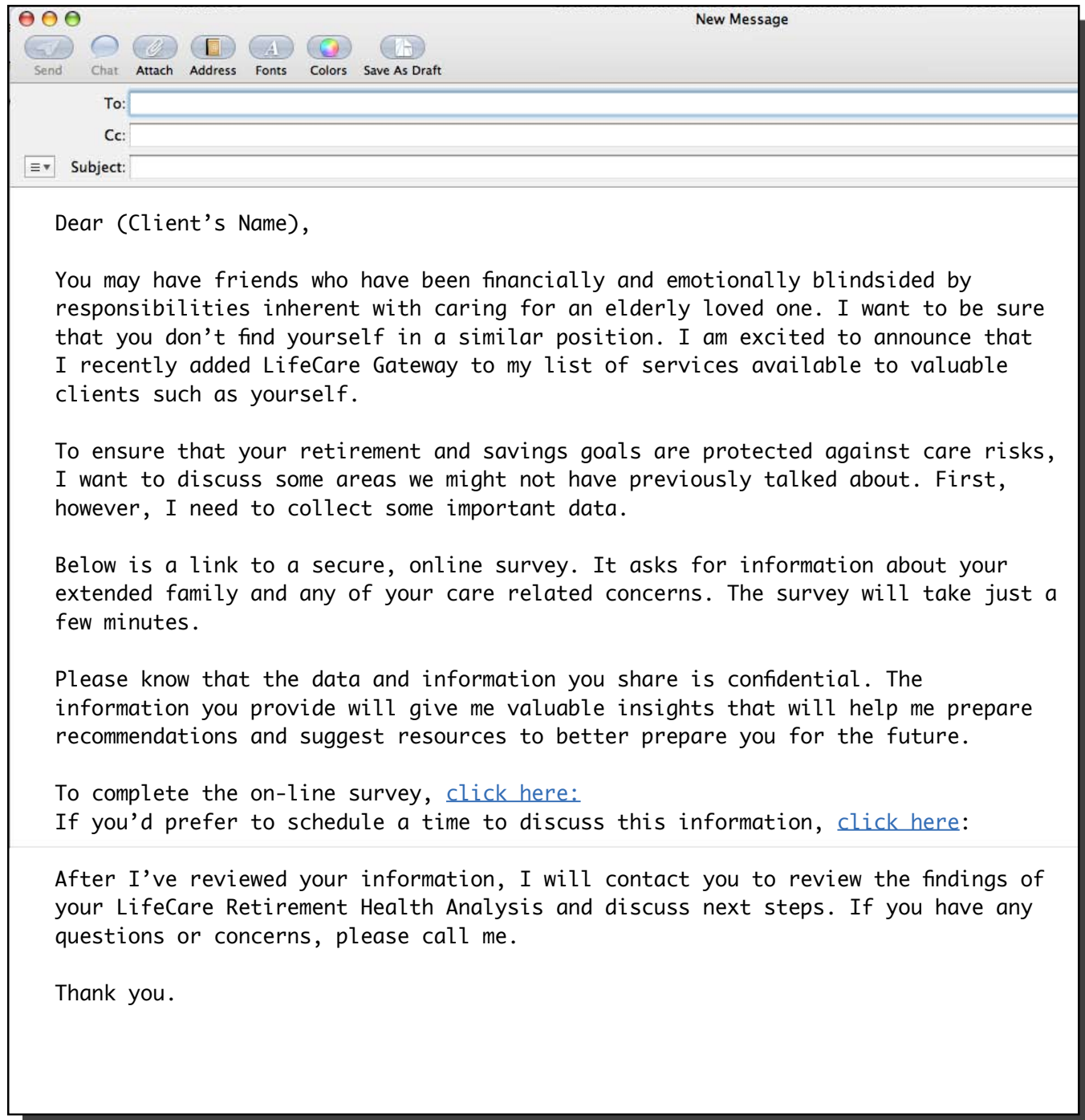
After I've reviewed your information, I will contact you to review the findings of your LifeCare Retirement Health Analysis and discuss next steps. If you have any questions or concerns, please call me.

Thank you. (Advisor's Name)

You send either an e-mail or a letter to clients to announce your new services in anticipation of a fact finding project to be conducted by LCG. An electronic copy of the survey may be attached to your e-mail.

### SAMPLE: Announcement e-mail with web survey attached

*(Appropriate for clients who are comfortable to transacting business electronically)*



# One Degree Apart Written Survey

This is a copy of the paper-based survey that we will ask your clients to complete.

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## SAMPLE: Paper-based survey

### Retirement Analysis Questionnaire

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**1. About your living Parents:**

Mother's name/age \_\_\_\_\_ Mother-in-law name/age \_\_\_\_\_  
 Father's name/age \_\_\_\_\_ Father-in-law name/age \_\_\_\_\_

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**2. Do you have any siblings?** yes  no  if yes, how many siblings do you have \_\_\_\_\_  
 Please list their names, ages and where they reside.

\_\_\_\_\_

\_\_\_\_\_

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**3. About other extended family members:** (aunts, uncles, etc.) for whom you may have financial or health related responsibilities:

Name/age \_\_\_\_\_ Name/age \_\_\_\_\_  
 Relationship \_\_\_\_\_ Relationship \_\_\_\_\_

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**4. Where do your loved ones live?** Geographic area:

Mother \_\_\_\_\_ Mother-in-law \_\_\_\_\_  
 Father \_\_\_\_\_ Father-in-law \_\_\_\_\_  
 Other loved one \_\_\_\_\_ Other loved one \_\_\_\_\_

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**5. Do your loved ones live in their own residence? If yes, do they own or rent?**

Mother:	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	Mother-in-law:	<input type="checkbox"/> Own	<input type="checkbox"/> Rent
Father:	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	Father-in-law:	<input type="checkbox"/> Own	<input type="checkbox"/> Rent
Other loved one:	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	Other loved one:	<input type="checkbox"/> Own	<input type="checkbox"/> Rent

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**6. Generally speaking, how is the health of your parents and loved ones?**  
 Identify short term and long term concerns regarding health of loved ones. Categorize into one of three groupings:  
**Low:** Good health, active, no real short term concerns  
**Medium:** OK health, some health related concerns  
**High:** Health concerns, immediate issues, or, already under supervision or care

Mother:	<input type="checkbox"/> Low	<input type="checkbox"/> Medium	<input type="checkbox"/> High	Mother-in-law:	<input type="checkbox"/> Low	<input type="checkbox"/> Medium	<input type="checkbox"/> High
Father:	<input type="checkbox"/> Low	<input type="checkbox"/> Medium	<input type="checkbox"/> High	Father-in-law:	<input type="checkbox"/> Low	<input type="checkbox"/> Medium	<input type="checkbox"/> High
Other loved one:	<input type="checkbox"/> Low	<input type="checkbox"/> Medium	<input type="checkbox"/> High	Other loved one:	<input type="checkbox"/> Low	<input type="checkbox"/> Medium	<input type="checkbox"/> High

This questionnaire produced in cooperation with LifeCare Gateway<sup>SM</sup>  LifeCare Gateway

# One Degree Apart Telephone Script

We will attempt to reach your clients with a paper-based or web-based survey (your choice). If we do not receive a completed survey from them, we will contact them by telephone utilizing the following script:

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## One Degree Apart Telephone Script

Hi, is this Mr. or Mrs. \_\_\_\_\_? *(If not, are they available?)*

My name is \_\_\_\_\_ and I'm calling on behalf of your financial advisor, (name of financial advisor). Hopefully, you remember getting a letter from him/her telling you that I would be calling to help him/her collect some information from you.

How are you today?

The reason for my call is to ask you some questions about you and your family so that (name of financial advisor) can complete his/her records and better plan for your retirement and life care goals.

This information will be kept confidential. No one will have access to this information except for (name of financial advisor).

I am going to ask you 12 questions that will take about 5 and 10 minutes. Is now a good time to talk?

*If no, ask for a good time to call.*

1. Tell me about your parents.

	Name
Mother	
Father	
Mother-in-Law	
Father-in-Law	

3. Do you have a financial advisor (mother or uncle?)

6. How would you identify yourself? Use Low, Medium, or High?

8. Who do you expect your parents or loved ones will rely upon for caregiving when their health fades? (Determine if they've identified their preferred primary caregiver-family member or facility).

Family Member	Name of primary caregiver
Mother	
Father	
Mother-in-Law	
Father-in-Law	
Other Loved One	
Other Loved One	

9. For how long have you lived in this facility?

11. Do you have long-term care insurance? Yes  No

12. Do you have any concerns about your family's health and retirement planning that your financial advisor has not yet addressed with you? Yes or No; if yes, identify any outstanding issues.

10. Have you ever considered staying in a facility?



www.lifecaregateway.com

# One Degree Apart Opportunity Report

Based on the information gathered during the profiling, LifeCare Gateway provides you with an Opportunity Report and recommended solutions. The following is a sample Cover Letter:

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## One Degree Apart Program Results



[www.lifecaregateway.com](http://www.lifecaregateway.com)

Dear (Advisor name):

We are pleased to provide you with the results of the **One Degree Apart Sales Program** conducted among your selected clients. The objective was to collect valuable information on your clients and their loved ones, and analyze it to identify new ways and opportunities for you to help them.

Attached is the LCG Practice Management Opportunities Report. These are immediate opportunities to further help your clients that we have identified based on the One Degree Apart Sales Program and our expertise in the lifecare space.

### Program Results:

Number of clients attempted to contact: \_\_\_\_\_

Number of clients contacted: \_\_\_\_\_

Number of client profiles completed: \_\_\_\_\_

Number of clients with opportunities: \_\_\_\_\_

Number of opportunities identified \_\_\_\_\_

(see attached report)

### Next Steps:

- 1** Call LCG Service Desk to discuss how we can help with each opportunity.  
**Insurance Service Desk: 800-418-0371**  
**Mortgage Service Desk: 800-275-3980 ext 721**
- 2** Utilize Service Desk(s) to prepare quotes, proposals, sales presentations.
- 3** Visit [www.lifecaregateway.com](http://www.lifecaregateway.com) to improve your understanding and knowledge of products and services identified in the Opportunities Report.

# One Degree Apart Opportunity Report

Based on the information gathered during the profiling, LifeCare Gateway provides you with an Opportunity Report and recommended solutions. The following is a sample report:

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(Advisor's Logo Here)

## One Degree Apart LifeCare Retirement Health Analysis

(Date), 2010

Presented by:



### Analysis for Jim and Michele Smith

#### Summary

From our analysis, we learned that the Smiths are concerned about Jim's mother and Michele's mother, both in their 70s. They have a medium level of concern with their mothers' health and with their ability to fund their future lifestyles. Michele has no siblings and is therefore going to be responsible for her mother, Greta Holmes. Jim will probably share responsibilities for his mother, Nancy Smith, with his two sisters Beth and Lynn.

#### Family Review - Siblings and Extended Family

Name	Age	Location
Beth Nesbitt	50	Tucson, AZ
Lynn Gordon	53	Charleston, SC

#### Family Review - Living Parents and Other Loved Ones

Relationship	Name	Age	Location	Health Concern	Lifestyle Concern
Mother	Nancy Smith	72	Tyson's Corner, VA	Medium	Medium
Mother-in-Law	Judy Thomas	76	Rockville, MD	Medium	Medium

#### Action Plan for Parents and Loved Ones

Relationship	Name	Living Preference	Financial Provider	Financial Plans & Comments	Products
Mother	Nancy Smith	Assisted living community	Self/client	Self pension client	LTCI Medicare Burial Health Proponent Eldercare Link
Mother-in-Law	Judy Thomas	Home	Self/client	Self Assets	Annuity w/ LTCI Rider Medicare Reverse Mortgage Burial Health Proponent Eldercare Link

#### Action Plan for Client Discussion

Some topics for discussion:

Financing a loved one's later years; identifying specific local resources to deal with care challenges (direct your clients to your public website and access to LifeCare Gateway's ElderCareLink internet search engine for resources to search out assisted living facilities for Jim's mother and at home service providers for Michele's mother.

Since the Smiths are concerned about health situations, consider recommending the Smiths sign up for Health Proponent (through your

A reverse mortgage may be appropriate for Mrs. Thomas as she owns her home, wants to stay in it, and is going to require some cash flow to pay for at home service providers.

Medicare Advantage Plans should be reviewed every couple of years to ensure that the appropriate coverage is in place.

Now that your client is more sensitized to extended family challenges, consider reviewing your client's risk profile again. Long term care insurance, annuity based products for LTCI and income generation might be more addressable.

## One Degree Apart Solutions Sets

There are a number of financial products on the market to address the risks associated with caring for aging parent or loved ones. For added flexibility, advisors can use their product desks or ours to meet clients' needs. In recognition that Financial Advisors may have gaps in their life care product needs portfolios, LifeCare Gateway has entered into strategic alliances to offer the following:

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### ▶ Long Term Care

Qualified  
Non-Qualified  
Indemnity  
Pool of Money  
Comprehensive  
Facility Only  
Home Health Care only  
Group Product  
Substandard

### ▶ Annuities

Fixed  
Fixed Index  
Immediate  
Split

### ▶ Medicare Supplement

Top Commissions  
Advancing

### ▶ Life

Universal Life  
Whole Life  
Term Life  
Second to Die  
Burial  
Single Premium  
Guarantee Issue  
Group

### ▶ Health Advocacy

### ▶ Critical Illness

Cancer  
Heart/Stroke  
Hospital Indemnity

### ▶ Medicare

PPFS  
HMO  
PPO  
Part D- Prescription Drug

### ▶ Health Insurance

Guarantee Issue Option

### ▶ Mortgage Service

We support all major carriers.

Call Insurance Service Desk for a complete listing at **800-418-0371**

## One Degree Apart Health Proponent

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We provide health advocacy services with Health Proponent. Health Proponent is a subscription based service that provides your clients and their family, parents and in-laws with:

**Online health tools**

**Medical bill saver**

**Problem solving services**

**A Personal Health Advocate**

These services are provided on a discounted basis by Health Advocate, Inc., the nation's leading healthcare advocacy and assistance company.

**One Degree Apart**  
**Service**  
**Desks**

For assistance in preparing quotes, proposals and sales presentations on any of the particular sales opportunities identified as a result of the profiling exercise, please contact our Service Desks.

**Insurance**  
**Service Desk**  
**800-418-0371**

**Mortgage**  
**Service Desk:**  
**800.275.3980**  
**ext 721**

In addition, a subscription to [LifeCare Gateway](#) provides you with access to a wide array of FINRA reviewed consumer articles on a variety of topics.

Simply go to [www.lifecaregateway.com/wealth](http://www.lifecaregateway.com/wealth)

and review the CONSUMER MATERIALS for articles to email/mail to your clients before the sales presentation. These materials can be co-branded by you if you so chose.

The key to cultivating a trusting client relationship is through careful communication of the value of your services, sensitivity to client needs, and competence in discussing important topics to clients. The [LifeCare Gateway](#) provided consumer education pieces offer an excellent way for you to stay in touch and provide valuable ideas and insights to clients.

It's as easy as **1 ▶ 2 ▶ 3**



[www.lifecaregateway.com](http://www.lifecaregateway.com)

Contact LifeCare Gateway today to get started.  
**800.275.3980 x 0**

