

## THE CASH SOLUTION (SCRIPT)

Mr and Mrs. Jones, we all understand that a natural part of life is that some day we made need a little help. Many of us have had sicknesses or accidents that forced us to make some changes in our life until we got better. Do you know some one like this or perhaps it has happened to some one in your family.

We also know that as we get older the chances of both sickness and accidents happening increase. And we've all heard that at some time in the future 43% of all people over 65 will spend some time in a Nursing Home. That is based on past statistics. Have you heard similar comments about Long Term care or nursing Homes?

Well as time goes on, things change. Right now if someone needed care, chances are about 9 in 10 , they could get that care at home. There is really only about a 3% chance that a person will spend more than 5 years in a nursing Home, in spite of all of the hype you may have heard. If something happened to you or a loved one, would it be your preference to get care at home or to go to a facility?

One of the major concerns that folks have today, is what would happen to them if they needed care? Have you discussed this possibility or made plans to handle it?

Up until now, the safest way to protect yourself was through traditional Long Term Care Insurance. These policies emphasize care in Nursing Homes, in fact most are sold on the basis of daily Nursing Home charges. They also have many restrictions about where and from whom you get care. Most for example will not pay for a relative or friend to care for you. Some policies even required you to get homemaker services from an agency at many more times the cost of having some one you know do the chores. And the benefits that were being paid were yours, you paid for them, but you were limited in how you could use them. Were you aware of these limitations?

Would you like a solution that gives you all of the benefits of insurance but that allows you to control how and where you spend the money if you needed care; maybe paying your spouse to help, or maybe the kids or a friend? Or maybe you would like some money to pay for your prescriptions?

Or maybe even some cash so that you could escape to your favorite place until you got better?

We've talked a lot about Long Term Care today, we don't know where or how people will be taken care of in the future. We do know that without the cash to pay for care, we could well wind up someplace we don't want to be and we know with traditional insurance our options are limited.

Remember when Burger King advertised "Having it your way"? Would you like to be in control and have the cash to decide how best to take care of yourself? Would you like a solution that gave you the cash before you needed it so that you could control who and where you got the little bit of help you may need? By the way, if you wanted professional help making these decisions, this solution would also pay to have those professionals help you and it would not reduce your monthly cash. Would you care to see how this solution differs from traditional insurance?

Issue	The Cash Solution	Traditional Insurance
How do I qualify?	Not able to do two Activities of Daily Living	Same
How much do I get?	A Monthly Amount of cash equal to what you purchased.	Benefits paid depending on where, from whom and how often you get care.
When do I get it?	One month ahead of time	After treatment has been given and bills have been submitted and approved.
Who decides how much gets paid to providers?	YOU DO!	THE COMPANY
What is excluded?	Care in the Hospital	Care in the Hospital, Care from Family, Care overseas and a whole bunch more
Which one is more expensive?	Prices are about the same, they will vary based on what you decide you need.	

Which one will pay longer ?

You choose how long you want benefits and how much you want

What if I need professional help ?

It's there at no charge to you.

Depends on the Company, some  
Provide care Coordination free and  
Others make you pay for it.

How much should I buy ?

It depends on your personal circumstances and goals

What if I wanted my daughter to care for me?

Covered!

Not Covered!

What if I needed money to bring her here?

Covered!

Not Covered!

What if I wanted to buy a big screen TV?

Covered !

Not Covered!

This sounds too good to be true! I know it is different, but let's look at it from the company's point of view.

Do you know what is going to be of most value to you when you need help or does a stranger, even a professional know better?

Will you do everything possible to get well as quickly as possible if you have the wherewithal?

Since it is your money to do with as you see fit, will you waste it on something that won't help you get well?

Do you have friends and neighbors that would like to help but can't because they can't quit their jobs? What if you could pay them a nice salary? Would they be more inclined to help?

If you wanted professional help and you knew the Company would provide it at no cost to you, would you consider using it?

When you look at it from the company's point of view, they think that people will do the responsible thing and they also know that people can many times find creative solutions that will be less effective and less costly.

Also think about a Company that does not have to pay someone to check on all the care you get, to approve or deny benefits based on from whom and where care was given. It's pretty expensive to pay for policy watchdogs, so by relying on you the company saves some money.

Will every body act responsibly, probably not, but most will and many will find ways of getting back on their feet quickly.

So, where are we at? Do you think that someday you may need a little care?

Do you know what kind of care that will be?

Would you like to know that it will get paid?

Let's look at your individual circumstances and see if we can come up with a plan for you. Not everybody will qualify, .....(Pull out application and start taking down the information)

