



## LTC | Partnering with Us



*Selling LTC can be difficult. Partnering with OCI will increase your closing ratio. We will partner with you as your LTC expert but ask you to set up the sale correctly for the highest close ratio.*

### ► Setting the appointment:

Agent: I have been thinking about your situation and I have a concern. We have never had a meaningful conversation about LTC. I'd like to share an idea and get your opinion.

One of the companies I partner with specializes in this area and has shown my clients numerous solutions that have really added value.

I value his ideas so much that we block out an afternoon weekly to talk with my most valuable clients like you. I'd really like to have him explain an idea you and I can explore together to see if it can help achieve your goals.

I have next Thursday afternoon blocked out and I still have 1:30 and 2:30 open. Which one works for you?

### ► Introduction of OCI at point of sale:

Mr./Mrs. Client, please allow me to introduce my highly respected colleague (insert OCI rep name). OCI works with agents across the country and specializes in LTC options. OCI works with our agency and our best clients.

When it comes to learning about LTC and sharing them with clients OCI is who we turn to. OCI brings over 15 years of LTC experience and has really been helpful to clients throughout our agency.

As you can imagine working with agents nationwide fills up his schedule quickly so I'm glad we were able to pull everyone together today.

(Tell an interesting fact about the OCI representative.)

Last month I attended a seminar OCI conducted where he shared an idea that really caught my attention. I was very impressed with the concept and how impactful it could be for many of my clients and their families. I felt it was an idea you ought to see for yourself, to hear it from the expert, so we can evaluate it together. That is why we are here.

### ► Introduce client at point of sale:

Tell OCI how you met the client(s). Describe their current situation.

### ► Hand off client to OCI:

(OCI rep name), I'd like you to show my clients what you showed us at the seminar last month, so they can see it for themselves and decide if they like it too. I think you're

going to like this idea but let me turn the conversation over to (OCI rep name).

(OCI rep name), thanks for doing this. Would you please walk us through the concept?

### ► Seating during appointment:

You need to position yourself as the clients advocate and ally. If in a conference room: Sit on same side of table. In office: Slide phone to front of desk so they can hear better and move your chair to their side of desk.

### ► Presentation preparation:

Agent needs to ask pre-determined questions to show:

- Agent is paying attention
- Learning and thinking
- "Looking out for client"

This also increases client's confidence in the agent.

### ► Pre-determined questions:

- Will premiums increase?
- Won't the government help pay LTC expenses?
- Can't this wait until I'm older?
- Can't my client use their IRA to pay for LTC expenses?

### ► Close:

OCI: That's pretty much what I had prepared for today. Mr./Mrs. Agent, is there anything else you wanted me to share?

Agent: That is exactly what I wanted my clients to hear and see. Mr./Mrs. Client, do you have any questions? If no questions: I don't want to get ahead of myself but if we wanted to take the next step what would that be?

OCI: Explain underwriting process

Agent: This looks like a great option for you to consider. I know you qualify financially for this option. We simply need to find out if you qualify medically so we know whether we can even consider this idea. Do you see any reason why we wouldn't take the next step and submit the paperwork?