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# **Asset Care Sales Experience Training Manual**

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# 1. What is the Asset Care Sales Experience?

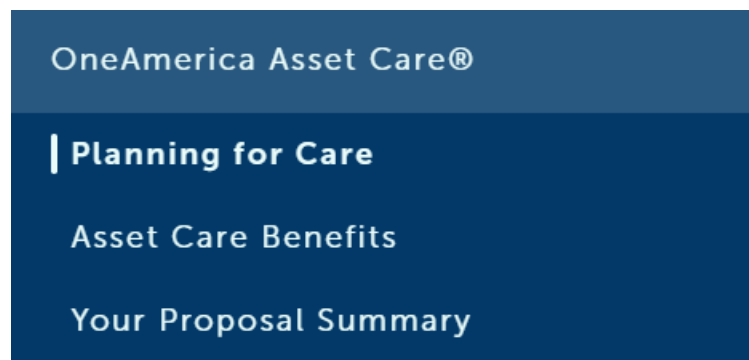
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The Asset Care Sales Story is divided into three sections that make it easy to review with clients:

**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 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**

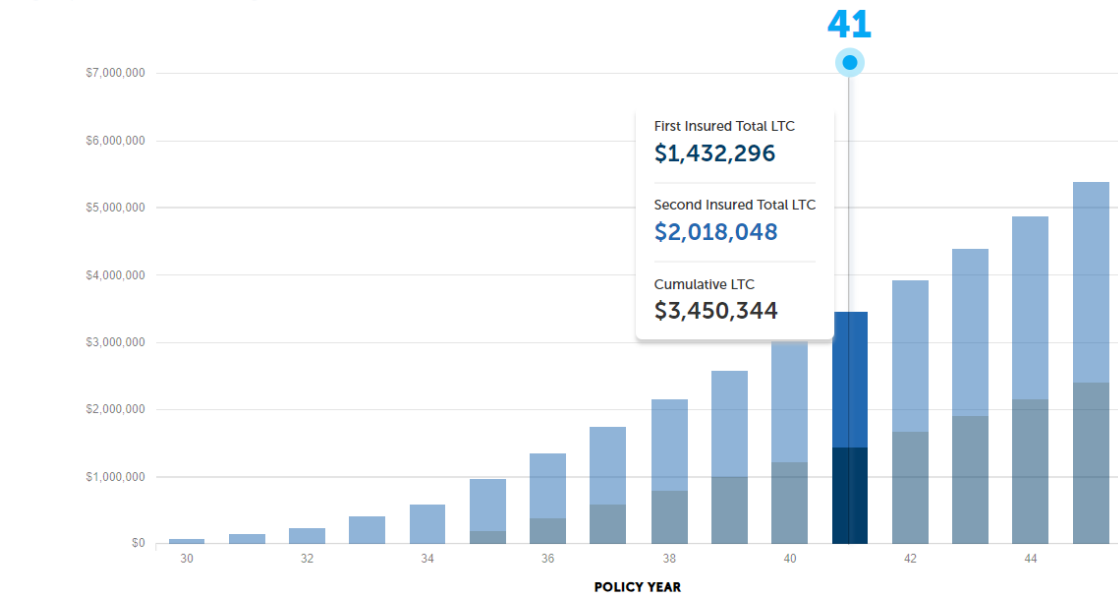
A monthly LTC payout* of	<b>\$31,154</b>
That totals annually to	<b>\$373,848</b>

 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.

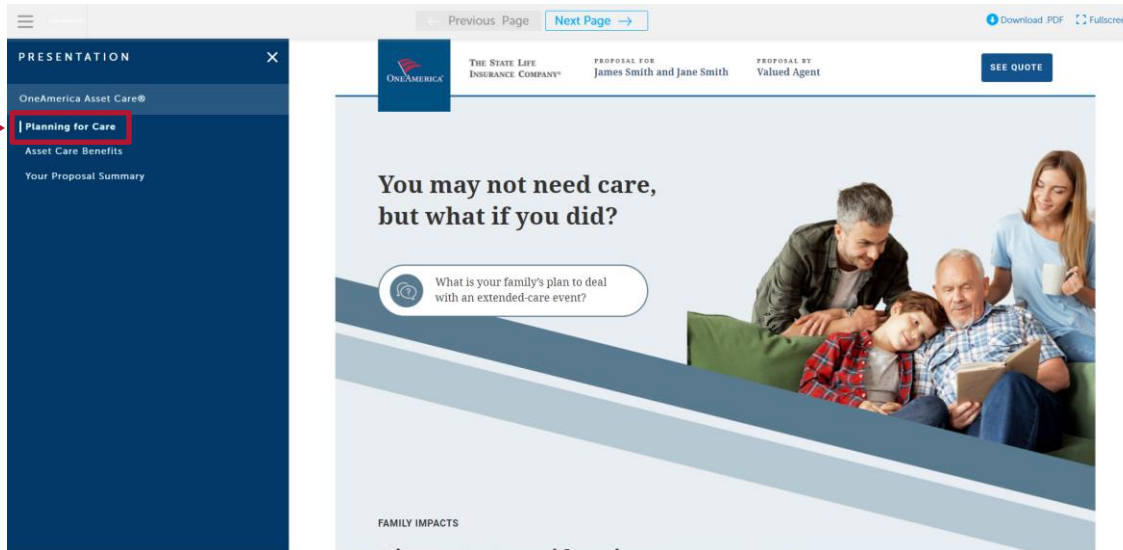
### Cumulative LTC benefits per person if claims start in 35 years

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

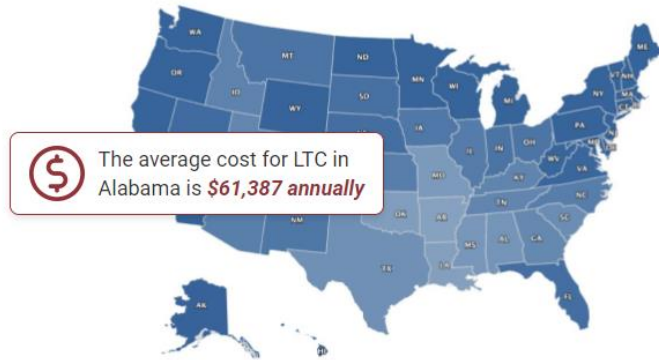
The second section highlights the cost of care in an insured's state of residence.

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 LTC start at age 90' and 'Second Insured LTC start at age 85'. Below this is a table showing 'Asset Care Benefits' received at age 35. The table is divided into two sections: 'ONE OF YOU COULD RECEIVE' and 'TOGETHER YOU COULD RECEIVE'. The 'ONE OF YOU COULD RECEIVE' section shows a monthly LTC payout of \$15,577, totaling \$186,924 annually. The 'TOGETHER YOU COULD RECEIVE' section shows a monthly LTC payout of \$31,154, totaling \$373,848 annually. A note at the bottom states: '\*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


The image shows two input boxes for LTC claim start ages. The first box is for the 'First Insured' with a value of 90 and a note that 'LTC start will be in 35 years'. The second box is for the 'Second Insured' with a value of 85 and a note that 'LTC start will be in 30 years'. Both boxes have a pencil icon next to the age value.




## 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

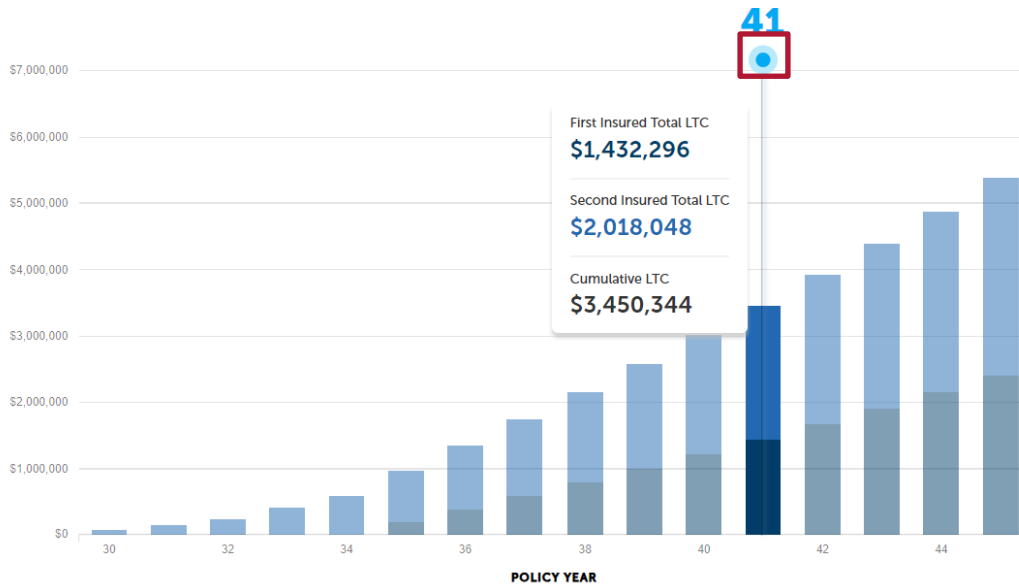
At what age might you first need coverage?

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 menu 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. At the top, there are navigation links for 'Previous Page' and 'Next Page', along with 'Download .PDF' and 'Fullscreen' options. The OneAmerica logo is on the left, and the text 'THE STATE LIFE INSURANCE COMPANY®' is on the right. Below the logo, it says 'PROPOSAL FOR James Smith and Jane Smith' and 'PROPOSAL BY Valued Agent'. A 'SEE QUOTE' button is in the top right. 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 Profile' as James Smith, Age 55, Male, AL, Aerobic (super Preferred), and the 'Second Insured Profile' as Jane Smith, Age 55, Female, AL. The premium is listed as '\$199,999 for 1 year'. There are two sections for LTC: 'LTC claim start age' and 'LTC benefits'. The 'LTC claim start age' section shows 'First Insured LTC start at age 90' and 'Second Insured LTC start at age 85'. The 'LTC benefits' section shows 'Based off LTC start age: First insured starts LTC benefits in 35 years, Second insured starts LTC benefits in 30 years'. There is a 'Show LTC amounts at policy year' dropdown set to '35'.

# 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 Enight Presentations platform.

The screenshot shows the OneAmerica Quote Engine interface. At the top, there is a navigation bar with the OneAmerica logo, user information (My Cases, Need Assistance?, Welcome Curt Clingerman), and utility buttons (Case Notes, Save, Case Actions...). Below this is a breadcrumb trail (Bird, Enight OneAmerica) and the case name (Asset Care). The main interface is divided into three tabs: Case Information, Quotes/ Illustrations (active), and Application. On the left, there is a sidebar with 'ADDITIONAL OPTIONS' (Concept, Illustration, State, Product Type, Product) and 'ILLUSTRATIONS' (Policy). The main content area shows a 'Quote' button and a 'Sales Presentation' button (highlighted with a red box). Below these are sections for Client Information (First Name, Last Name, Gender, Date of Birth, Age, Risk Class, Table Rating) and Product Features (Product Funding Option, Return of Premium).

### 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

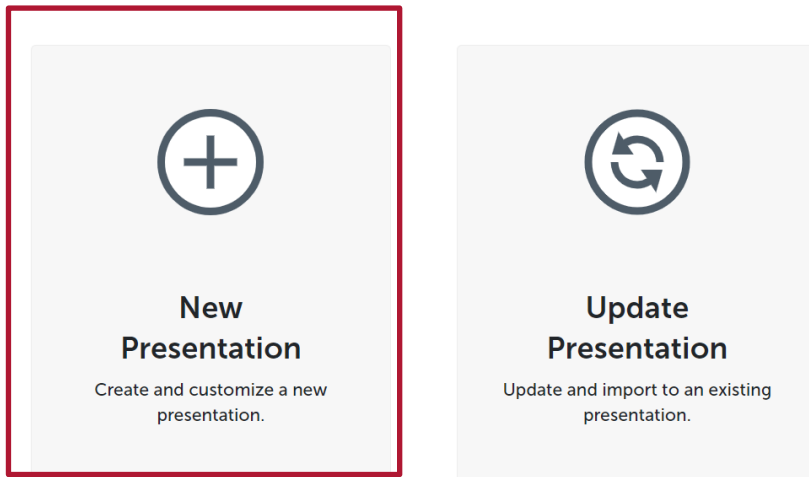
## 3. How to Create an Asset Care Sales Story from OneAmerica's Quote Engine (Cont.)

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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

esc X

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)

Case Description

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 is a sidebar with a 'PRODUCTS' section containing 'Asset Care (One America)' and a 'PAGES' section with 'OneAmerica Asset Care®', 'Planning for Care', 'Asset Care Benefits', and 'Your Proposal Summary'. The main content area features a header with the OneAmerica logo, 'THE STATE LIFE INSURANCE COMPANY™', 'PROPOSAL FOR James Smith and Jane Smith', 'PROPOSAL BY Valued Agent', and a 'SEE QUOTE' button. The main body contains the headline 'You may not need care, but what if you did?' and a call-to-action bubble asking 'What is your family's plan to deal with an extended-care event?'. A family photo is shown on the right, and a 'Help' button is in the bottom right corner.

# 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 software interface. At the top, there are tabs for 'Presentation Setup' and 'Presentation View'. To the right of these tabs are buttons for 'Download .PDF', 'Send' (highlighted with a red box), 'Revisions', and 'Presentation Settings'. Below the tabs is a sidebar with 'PRODUCTS' (Asset Care (One America)) and 'PAGES' (OneAmerica Asset Care®, Planning for Care, Asset Care Benefits, Your Proposal Summary, and Add Sales Story). The main content area displays a slide with the OneAmerica logo, 'THE STATE LIFE INSURANCE COMPANY', 'PROPOSAL FOR James Smith and Jane Smith', and 'PROPOSAL BY Valued Agent'. The slide text reads: 'You may not need care, but what if you did?' and 'What is your family's plan to deal with an extended-care event?'. A 'SEE QUOTE' button is visible in the top right of the slide area.

## Step 2

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

The screenshot shows a 'Presentation Sharing' dialog box. It has a blue header with the text 'Presentation Sharing' and a close button (X). Below the header, it says 'Share Presentation via Link:'. There is a text input field containing the URL: 'https://presentations.ensightcloud.com/shared-presentation/b7291377-8baf-4da0-8'. A blue 'COPY' button is highlighted with a red box. At the bottom of the dialog, there is a grey 'CLOSE' button.

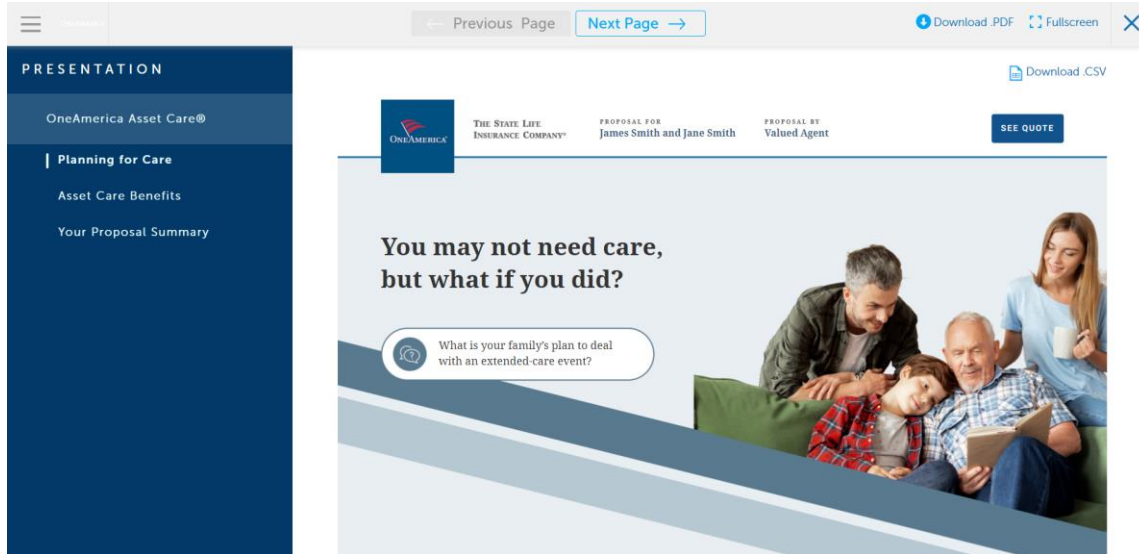


## 4. How to Share an Asset Care Sales Story (Cont.)

### Step 3

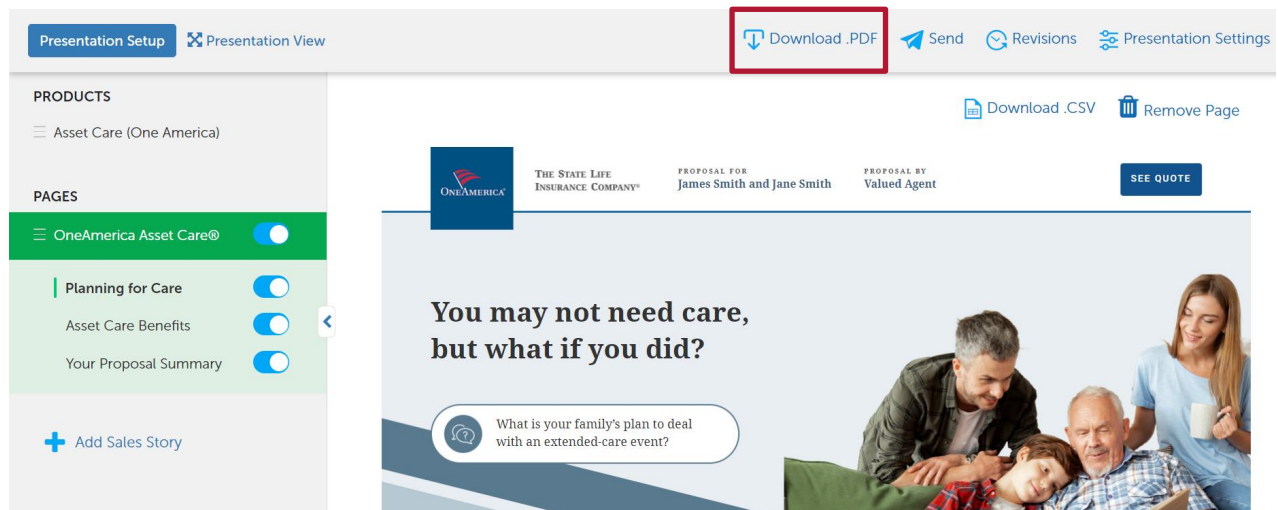
The Asset Care Sales Experience will open in the recipient's web browser when clicked.

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.



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