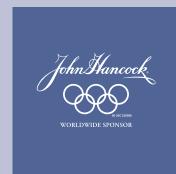


Long Term Care Insurance Seminar Planning Guide

Hosting a successful event takes planning and organization. Follow these simple steps to make sure your seminar runs smoothly.





r.	n	N		П	M	TC
U	U	IV.	ш		N	13

OUNTERTO	Page
	Tuge
Introduction	4
Initial Steps	5
Seminar Planning Timeline	6
Client Appreciation Seminars	7
Seminar Presentation Techniques	9
Sample Seminar Evaluation Form	13
Follow-Up	14
Sample Seminar Activity and Expense Form	17
Seminar Best Practices	18

INTRODUCTION

Seminars are a great way to get your message out to a large audience at one time. During a seminar, all attention is focused on the presenter. A successfully delivered seminar can have a great impact on your audience.

A successful seminar requires much more than just being a good presenter and speaker, there are many steps that need to be taken long before you deliver your presentation. This guide will walk you through the process of planning for, preparing, and hosting a successful seminar. All of the important steps are covered including:

- Initial Steps
- Seminar Planning timelines
- Seminar Presentation Techniques
- Follow-up
- Seminar Best Practices

INITIAL STEPS

Step 1: Develop an Annual Seminar Calendar

- Think ahead and create a calendar of seminars for the upcoming year.
- Avoid scheduling your seminars on government holidays, religious holidays, graduation dates, election days, etc.
- Choose a midweek date like Tuesday, Wednesday, or Thursday to maximize attendance.
- Don't schedule events too close together. Leave time between seminars for thorough follow-up to call and meet with as many attendees as possible.
- Set your seminar objectives, including your desired number of prospects, appointments, and sales.
- Establish a realistic budget. Decide what you can afford to spend on prospecting support, the seminar facility, refreshments, and handouts.

Step 2: Find and Book the Best Facility

The best seminar locations are often booked six months or more in advance, so plan as far ahead as possible. Your seminar site should be located in an area with a large pool of prospects. Site tips:

- Choose a well-known facility that requires your target market to drive a maximum of 10–15 minutes.
- Country clubs, which offer recognition appeal and credibility, often offer meeting rooms for rent. Check with local clubs in your area for availability and costs.
- Hotels are usually well equipped to handle seminars, and usually have audiovisual (AV) capabilities.
- Select a site where parking is free or tickets can be validated.
- Ensure that the facility is comfortable and that the available room is the right size for your expected audience.
- Confirm that the facility can handle your seminar. Before you book, study the amenities, such as the room, audiovisual, furniture, food, facilities, and parking.
- When choosing a time, remember that a common start time is 7:00 p.m., but 7:30 p.m. may be more practical for urban areas where traffic is an issue. In rural areas, you may want to start as early as 6:00 p.m.
- Reserve the facility for four hours: one hour to set up, a maximum of 90 minutes for the seminar, and one hour for post-seminar networking and clean-up. This leaves you an extra half-hour cushion.

Step 3: Take Care of the Details

- Choose the Long Term Care Insurance seminar you are planning to use.
- Keep in mind that your objective in hosting a seminar is to "sell" the prospect on a consultation.
- Consider what types of handout materials to distribute.
- Check your producer work site for update information on approval materials in your state.
- Choose only pre-approved materials. Visit your producer website for updated information on approved materials in your state.
- Confirm room reservations and any necessary audiovisual equipment (AV) equipment rentals.
- Confirm catering plans.

SEMINAR PLANNING TIMELINE

Six to eight weeks prior to the event:	 Call to book the seminar facility. Book rental or confirm availability of audiovisual equipment. Arrange for refreshment/catering. Order approved seminar materials — invitations, script, slides, or PowerPoint graphics. Order supplementary handout materials. Begin practicing presentation.
Two weeks prior:	 Practice presentation daily. Confirm room reservations. Confirm catering/refreshment plans. Confirm AV arrangements. Assemble handouts. Duplicate evaluation forms.
Two days prior:	 Check all AV equipment. Reconfirm catering/refreshments. Check on parking.
Day of seminar:	 Get attendance list. Count handouts. Have name badges and name tent cards available. Create signage to direct attendees to seminar room. Sharpen pencils.

CLIENT APPRECIATION SEMINARS

Client Appreciation Seminars for Non-LTC Clients

What is your best source for future business and referrals? Your current book of business. Position yourself to strengthen your relationship with clients through seminars. Your clients are your greatest assets. Showing your appreciation for their business and initiating regular contact will help you secure your position as a trusted adviser and pave the way for future sales. Client Appreciation Seminars can help you accomplish that by providing a valuable service — long term care education — which enables them to make more informed financial decisions. Not only will these seminars help you maintain and develop important relationships; they can open the door to annual plan reviews, additional cross-selling opportunities, and new referrals. It's far easier to fill your seminar room with clients than with prospects. Expect a healthier response rate from clients you invite to attend your event. Be sure to invite those clients whom you first met through seminar selling. They're naturally receptive to getting and acting on financial information from workshops, so it may be a great way to maintain an ongoing relationship with them.

Why Hold Client Appreciation Seminars?

There are several good reasons for making Client Appreciation Seminars part of your marketing strategy.

- Provides education on long term care and long term care insurance so that clients can make more informed decisions.
- Enhances your relationship with your clients.
- Provides regular contact and an entrée into annual strategic reviews.
- Creates cross-selling opportunities. Converts your customers (one product purchasers) into clients (two or more products).
- Improves client retention.
- Increases referrals.

Analyze Your Current Book of Business

Your clients have diverse needs. The first step is to generate a list of your current clients to help you better understand your client mix. You will want to categorize your clients into homogeneous groups and determine their common financial needs.

- Divide into specific target markets with common demographics, including age and income.
- Analyze product mix. What products do they own and is LTCI a natural next purchase?
- Divide into sub categories by time of last purchase. Your most recent clients will be more receptive to your invitations than those with whom you have not been in contact.
- Group your highest potential clients together and develop strategies for this group. You get the bulk of your business from a small group of clients.
- Group orphans into another group. If you haven't been in touch with them this may be a good way. However, some may have developed financial relationships with other professionals.
- Divide into geographic areas by zip codes. Expect clients to drive a maximum of 15 minutes to attend a seminar.

Your Objective is to Say "Thank You" and Build Client Loyalty

The presentation that you select for client appreciation seminars are no different from those for public seminars. The major difference is that with clients you are maintaining and continuing to build relationships, while with prospects you are beginning the relationship-building process. You have worked with your clients in the past and want to continue your efforts. You want to thank them for their business and build loyalty.

An effective way to show gratitude and build loyalty is to add a "socialization" element to your seminar. Invite your clients for an hour "reception" prior to the seminar, where you have the chance to reconnect with them and give them an opportunity to socialize with others.

Consider including client appreciation seminars as part of your seminar-marketing strategy. Hold seminars for your clients every few months, generating ongoing contact with them about the valuable services you offer.

Communicate with your clients that these ongoing meetings are a special benefit that they get from being one of your clients. This will be a strong point of differentiation when they compare you with other financial professionals. Being in touch with your clients on an ongoing basis will ensure that you will be nicely positioned when their financial needs change.

SEMINAR PRESENTATION TECHNIQUES

Create the Right Environment

From the way you set up the seating to the style in which you present — everything contributes to your success with seminars. Here are ways to make sure each guest's experience is a good one from the moment they arrive.

- Book the room for four hours.
- Arrive one hour prior to the seminar for set up.
- Allow a maximum of 90 minutes for the presentation.
- Allow 60 minutes to socialize after the presentation and clean up.
- Allow 30 minutes extra cushion.

Set Up the Room for Maximum Effect

- Decide on the best place to set up A/V equipment, easels, presentation boards, etc. Make sure outlets and adapters are available where you need them, bring along a three-prong adapter just in case.
- Leave about 10 feet between the front of the room and the first row of seats.
- Entrance doors should be located in the back of the room, and should be closed once the presentation begins.
- Opt for a "classroom style" set-up with all chairs facing forward.
- Set up fewer chairs than anticipated number of attendees. Attendees will be more impressed if you have to bring in extra chairs.
- Use a wireless microphone.

Meet and Greet Your Guests

- Set up a table outside the seminar room for your assistant to register and greet guests.
- Have your assistant fill out nametags and placecards for each guest so that you can personally address attendees throughout the seminar.
- Have an associate move attendees into the seminar room as quickly as possible.
- Remember that attendees often bring guests who could also be good prospects; you will want to capture information on everyone in attendance.

Distribute Impressive, Informative Handouts

Consider providing value-added tools that will heighten their perception of your professionalism. Materials to consider include:

- Workbooks
- Speaker biography/business cards
- Copies of OBC-approved articles
- Two recent issues from client newsletters (if you use them)
- Seminar Evaluation Form

Put handout materials in 9"x 12" pocket folders to keep them organized. You can use the LTC Folders (LTC-2484).

Work the Room

When hosting a seminar, build in opportunities to speak personally with attendees.

- Greet attendees at the door as they arrive.
- Engage "early birds" in conversation. Ask them why they came and about their concerns. Ask permission to call on them during the seminar.
- Engage attendees in conversation throughout the seminar: ask questions or get audience feedback on a particular topic. Take questions throughout the seminar. Do not end with a question and answer period.
- Many financial representatives find that offering dessert or light refreshments¹ after the seminar is a great way to casually connect and mingle with attendees.
- At the end of the seminar, make your way to the exit door and position yourself there to shake each attendee's hand, thank them for coming and collect their evaluation forms.

Present Like a Pro

What's the attitude of the crowd? Can't wait to get home? Hanging on every word? That depends on the impression you make.

- Greet attendees at the door. Introduce yourself, welcome them, and provide them with a package of materials: workbook, evaluation form, and handouts.
- Have someone welcome the attendees, briefly describe the general set-up of the seminar, and most importantly of all introduce yourself. Explain the program and logistics (breaks, rest rooms, etc.).
- Start with a strong presentation. The first five minutes is your best opportunity to make a good impression on your audience. You won't get a second chance to make a "first impression."
- Encourage audience participation. Use questions and answers throughout the seminar to begin building rapport. Talk to early arrivals and ask them if they would be willing to share their experiences during the seminar. Don't wait until the end of the seminar to answer questions. You want to close by selling the personal consultation. Keep them hungry for more information. Don't use this forum to provide in-depth information. Have them schedule an appointment with you for the details.
- Use the Evaluation Form. Indicate to your audience right at the beginning of the presentation that you will be asking them for their feedback later on. Be sure to allow enough time for completion of the Evaluation Forms.
- Remind them that the Evaluation Form requests referrals. Ask your audience to list the names of friends or organizations that might have an interest in learning more about financial topics. Remember that the sole purpose of the seminar is to get the appointment which means that it is key to spend ample time at the end of the seminar for the close.

Delivering the Presentation

Your presentation should be a maximum of 90 minutes in length. You are selling the appointment not a policy. An excellent way to get feedback on your delivery is to role-play your presentation and have it videotaped.

- **Proper Attire.** Dress appropriately for the situation. It's better to err on the side of conservatism. Pay attention to all the details of your dress, e.g., shine your shoes, check all buttons, and eliminate distracting items.
- **Posture.** Stand up straight. Create a professional and confident presence. Keep your weight evenly distributed with feet in ready position.
- Eye Contact. Make eye contact with each person throughout your presentation. You are selling yourself to each individual in the room.
- **Voice.** Watch out for the "fillers" such as um and other non-words. Vary your pace, volume, and pitch just as you do in casual conversation. Use the active voice. Be natural.
- **Body Movement.** Use gestures to emphasize your points. Remember not to hide behind the podium. Move with purpose and use your gestures to emphasize the important points you wish to make. Try not to nervously play with objects. Keep your hands naturally at your sides and face the audience.
- Non-Verbal Communication. *Smile!* You'll look friendly and approachable. You want to present yourself as someone that your attendees will want to work with. Pay special attention to non-verbal communication, such as facial expressions, body language and gestures, and make sure that they match your verbal content. Remember that your audience will retain only 7% of the content of the seminar, but 38% of the verbal and 55% of the visual cues.
- **Interactivity.** Punctuate your presentation by interacting with your audience. Rather than lecturing, ask questions of them occasionally. Get them to share a few experiences to supplement or confirm your points.
- Take Questions. Show that you truly do welcome and want to answer them. Take questions throughout the seminar, but don't end with a question and answer period. Be prepared. Know your material so you can answer questions that arise. Attendees must have confidence in you before they can trust you with their money.

Close with Strength and Confidence

- The closing is as crucial as the first minutes of your presentation.
- Steer away from prepared notes here and look at the audience directly as you recap the most important messages.
- Thank the audience for attending. Congratulate them on having the foresight to be concerned with the seminar's topic.
- Make it clear that you will be available to answer their personal questions by setting up complimentary consultations.
- Ask that they complete the Seminar Evaluation Form before they leave the seminar and hand them in.
- Be sure to identify your other associates who are in the room, and explain that they are available to answer questions and make appointments as well.
- Booking appointments at the seminar is an efficient way of doing business.
- Make your way to the exit door so you have an opportunity to shake each hand, personally thank each person, and collect the Seminar Evaluation Forms.

You want to motivate attendees to take action. If you're inexperienced, spend time attending other seminars and observing — or work with co-presenters. You might also consider teaming up with a colleague who has more experience in seminar selling, asking him or her to present the seminar in exchange for splitting the cases, or consider joint seminars with an attorney or CPA who can cover another topic.

Get the Appointment

- It is important to carefully position the purpose of the appointment during the first few minutes of the presentation.
- Explain the nature of the complimentary consultation and what you expect to accomplish there. Assure the participants that the consultation is fact-finding session, not a sales call.
- The appointment provides a more detailed, personalized and confidential follow-up to the general information provided at the seminar. It is a no-obligation opportunity to establish a working relationship.
- Your goal is to use the complimentary consultation as a way to establish a relationship with the prospect by developing rapport, demonstrating integrity, and building a foundation of trust.

SAMPLE SEMINAR EVALUATION FORM

Thank you for attending our seminar presentation and for completing this evaluation. Your comments will help to ensure that our workshops continue to meet your needs. By providing my telephone number and Signature, I am providing express permission to receive a telephone call. Name: ______ Signature: _____ Address: City: ______ State: _____ Zip: _____ Day phone: _____ Evening phone: _____ email address: ____ Please let us know: 1. How would you rate this presentation on a scale of 1–5 (1 Poor — 5 Excellent)?_____ 2. What did you find most useful or interesting? ______ 3. What was least interesting? _____ 4. Are there any topics that you would have liked to hear more about? ______ Yes! Please give me more information on the following products and services: ☐ Retirement Strategies ☐ Maximizing Current Income ☐ Investment Strategies ☐ Other (please specify): ☐ The Basics of Investing ☐ Long Term Care Insurance ☐ Mutual Funds ☐ 401(k) ☐ YES, I/we would like a complimentary consultation. ☐ YES, I/we would like a complimentary consultation, but not at this time. Please provide the names and telephone numbers of three individuals who would benefit from this workshop: Name: _____ Telephone: _____ Name: _____ Telephone: _____ Name: ______ Telephone: _____ Please provide the names of any organizations that would benefit from these seminars: Name of Organization: ______ Telephone: _____ Name of Organization: ______ Telephone: _____ Name of Organization: _____ Telephone: _____ Evaluation Form 9/04

FOLLOW-UP

Keep the Momentum Going: Follow-Up Tips

While hosting a long term care insurance seminar can introduce you to many new prospects, your follow-up efforts will help you close the business. Whether you run seminars frequently or occasionally, you'll benefit from these strategies for effective follow-up. Remember, prospects cool off quickly — make contact with them no later than 72 hours after the seminar, and put all prospects into your follow-up system.

- For attendees who expressed an interest in meeting, begin follow-up calls the day after the seminar. Do not leave messages, but keep calling for two weeks, day and evening. If unsuccessful, send thank you letters with specific next steps. Call all seminar attendees within 72 hours. The sooner, the better, as even hot prospects can cool off quickly.
- For attendees who liked the seminar but did not request a meeting, send approved thank-you letters the day after the seminar, reminding them that you are available to answer questions or book personal consultations. Follow-up with phone calls to remind them of the important information that was shared in the seminar and try to get a meeting. Continue calling until you make contact.

See as many people as possible. The more people you see, the better your chances of closing them.

- For attendees who did not complete the form or are non-committed, send thank you letters for attending the seminar within 24 hours. Follow-up with phone calls to ask if they enjoyed the seminar. Tell them you are meeting with other attendees to review the information covered in the seminar. Ask if you can be of further service to them. Add their names for future seminars and follow-up.
- Add any referrals to your follow-up system for contact three weeks prior to your next seminar date. Be sure to include your referrer's name.
- Follow up day and night. Some people cannot be reached during the day. Calling one night a week increases appointments significantly.
- Keep in touch on a regular basis. If you can't get an appointment, move the prospect into your follow-up system but keep on trying. If you don't keep in touch with your prospects, whoever is there when they need help will get the business.

Seminar Follow-Up Action

Attendee Profile	Producer Action
Attendee wants a meeting	 Call the next day and for two weeks Do not leave message After two weeks, send thank you letter with next steps to set up meeting
Attendee likes seminar, no meeting requested	 Send thank you for attending letter within 24 hours Within two days call to set-up meeting Keep calling until meeting is scheduled or add to follow up system
Attendee — no form completed	 Send thank you for attending letter within 24 hours Call to ask about the seminar and state that you are meeting with other attendees Try to schedule meeting. If not, add to follow up system
Referrals	 Add to follow up system for contact three weeks prior to next seminar Include referrer's name

Return on Investment: Dollars Earned for Dollars Invested

Experienced seminar marketers know their seminar costs and the return on their investment. Understanding your seminar expenses and the resulting commissions, allows you to evaluate the results of your seminar by pinpointing a critical number — your return on investment (ROI).

Expenses and Seminar Activity

Knowing the ROI for your seminar selling efforts lets you determine how best to plan and focus your time for maximum profitability. Your ROI is commission sales dollars divided by expenses — how many dollars you earned for each dollar you spent.

Track all of the expenses associated with your seminars on a weekly basis. Then track your sales. It is important to include all the sales that result from a seminar in your calculation. The sales may trickle in for four to six months and up to two years or more. Even if a prospect never attends your seminar but meets with you as a result of a seminar, then the sale should be attributed to the seminar. And of course, include all referrals from seminars in your calculation.

Be sure to track:

- Number of R.S.V.P. attendees (buying units where a couple is one buying unit) from final Confirmation List)
- Actual number of attendees (buying units)
- Number of appointments scheduled
- Number of appointments kept
- Sales/commissions
- Referrals

Tracking Tools: Learn from the Numbers

Use this information to achieve greater productivity and profitability.

- Calculate your percentage appointment rate. If you're getting appointments with less than 50% of attendees, take a closer look at how you structure and deliver your presentation. For client appreciation seminars, expect 70% or even higher. Are you properly positioning yourself to get the complimentary consultation? Are you asking for the appointment during the seminar? Are you making the proper close?
- Determine your cost per lead and per sale. Compare these costs to other prospecting tools for generating leads.
- Pinpoint dollars spent to dollars earned. Track this ratio over time to get an accurate return on investment (ROI). While your expenses remain the same, the sales should increase over time.
- Determine your referral rate. What referrals came from the seminars and what sales resulted?
- Analyze the Public Relations power of the event. Did the seminar open doors to business, associations, community organizations, and centers of influence? Are seminars getting your name out in the community as someone who is knowledgeable and experienced, as well as opening the door for more business?

SAMPLE SEMINAR ACTIVITY AND EXPENSE FORM

Seminar Information	Seminar #1	Seminar #2	Seminar #3
Seminar Date			
Seminar Topic			
# of Confirmed Attendees (Buying Units)			
# of Attendees (Buying Units)			
# of Appointments (Buying Units)			
Premium Numbers by Product (update as sales come in)			
Commissions			

Expenses Information	Seminar #1	Seminar #2	Seminar #3
Slide Presentations			
Seminar Materials (Workbooks, Handouts, Brochures, etc.)			
Room and Equipment Rentals (Room Rental, Projector, Podium, Light, Snacks, Beverages, etc.			
Other			
Total Seminar Expenses			
(Total Seminar Expenses/ Total Commissions)			
Seminar ROI			

SEMINAR BEST PRACTICES

Subject Matter: What Should I Speak About?

Long Term Care is a hot topic in the financial marketplace. You can choose to focus only on the need for LTCI or you can also discuss the product.

Location

For best results, hold your event at a place where people would feel comfortable in a "social" gathering. Choose a well-respected country club, restaurant, or hotel. Upscale is better.

Don't hold the seminar at your office conference room, even if it's nice. People are intimidated by the thought of going to the office to be "sold."

Time of Day, Day of Week and the Retiree Myth

A commonly held belief is that people who are in or near retirement prefer to attend daytime versus evening seminars. If given a choice, even retired prospects prefer evening events to daytime ones by an average margin of nearly 3:1. Hold your event in the early evening: 6:00 to 7:30 start time depending on traffic. When considering a day of week, generally Tuesday to Thursday nights are best. In certain areas (especially the Southeast), Wednesday night should be avoided because it is a popular church night.

Best Time of Year

Most vendors will tell you to avoid having seminars in the summer, because many people take vacations. Your competition listened, and this means opportunity! Hold a seminar in the summer when there is less competition. Response rates are actually slightly better in summer, as opposed to fall when "everyone" is hosting seminars again. Additionally, people in the age ranges targeted for seminars (usually 50+) are likely to take vacations at any time of the year — without young children, they are not tied to school schedules.

Food and Freeloaders?

In many states, it is permissible to offer a light meal to your seminar attendees without running afoul of insurance rebating regulations. If your state allows this practice (refer to OBC online for current status), offer a buffet meal at your seminar and dramatically reduce your marketing costs.

To the issue of "freeloaders," "professional seminar attendees," or "eaters" whichever you prefer to call them, here's the deal. When you host a seminar that offers food, you will have some of these. In almost all cases, they will be the small minority of attendees. While this can be frustrating, don't overlook the fact that by offering a meal you are stacking the deck in your favor, to reach desirable prospects and make a good impression on them. In the long run, your cost versus return figures will improve by offering dinner — so forget about the freeloaders.

Bringing Them In

Be sure to "check people in" at the door. For your follow up, it's important that you know who was there.

Your Presentation — How Long?

Limit your comments to an hour and 15 minutes at the most. You'll start losing people's attention after that, and keeping your comments brief allows for a good question and answer session at the conclusion of your presentation.

Using an Evaluation Form

Use an approved and recommended Seminar Evaluation Form. During your discussion, after you have made a key point, pause for a second and tell the audience: "If this is a concern of yours, check [topic] on your evaluation form." As opposed to waiting until the end, this will help your audience better identify those areas in which they need assistance — helping to set you up for the appointment even before your talk is completed!

At the End

Have someone available with your appointment book after the presentation to book appointments on the spot. You have just finished making a good impression, so strike while the iron is hot.

Post-Seminar Follow Up

Start following up with all attendees the next day, regardless of what they noted on their evaluation or whether they even completed one. Call them all, and make a concerted effort to reach everyone within 48 hours of the event. You should plan on making calls in the evening, to reach people not available during the day. Don't leave messages on an answering machine, but do keep trying.

Begin with calls to people who have requested a meeting on their Seminar Evaluation Form — these are the hottest prospects. Once you've established contact with them, then call all the other attendees — if they didn't have some need or concern, they wouldn't have been in your room. If you have done a good job presenting and following up, you should be able to meet with 50% or more of your attendees in a short period of time.

The difference between doing OK and great is often in the follow up. Don't let any attendees get away too easily! Stay in touch with them via a mailing list (if you have one) and especially through regular phone calls. When the time is right, you'll then be well positioned to get the business.

When to Expect Sales

Sales can and do take some time to develop. In many cases, it's going to be a matter of timing (such as retirement) or it may just be that the prospect needs some time to get comfortable with you. Every campaign varies, and some will provide big, quick hits while others may take longer to develop. Having said that, on average the below timeline is typical.

- What's most typical is to have two to three cases develop and close in the first few months after the event. Depending on size, it's not unusual for these initial cases to bring you to break even for the event.
- As you reach the 12 month mark, you should be solidly in "the black," having closed the majority of cases where attendees had an immediate need.
- From that point on, the continued profits will result from keeping in touch with seminar attendees over time. This is where regular contact is key, and will make the difference between moderate and considerable profits.

Tracking Your Results

One of the best things about seminars as opposed to many other methods of advertising is that you can directly track your business written versus expenses. Use your contact management system to track seminar leads and referrals from those leads. As business develops, you can track your return on investment.

Remember: seminar marketing is a "law of large numbers" proposition — individual campaign results can vary dramatically, but over time your business written should represent several times your investment. Many of the industry's highest producers have built their practices around seminars because they work.

Planning a Calendar

If you are serious about seminar marketing, it makes sense to plan your calendar in advance. Whether you host two seminars per year or 20, scheduling early will ensure that your date and location are available when you want them.

NOTES

NOTES





Long term care insurance is underwritten by John Hancock Life Insurance Company, Boston, Massachusetts 02117.

For financial professional use only. Not for use with the general public.