



LTC News

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Top 4 Reasons to Choose Transamerica Long Term Care in 2015

It's a new year, which often means a fresh outlook and renewed commitment to improving our personal and professional lives. To help you achieve your goals, we'd like to be a part of your resolution to grow your LTCi business in 2015!

What makes Transamerica LTC the best option for your clients? Choice, Trust, Stability, and Protection.

In the coming months, we'll expand on what each of these words means to your LTCi sales, how they can help you rediscover our advantages, and why it's time to Think Transamerica Now.

CHOICE

No single policy fits every situation. That's why we offer a full range of comprehensive LTCi products for both individual and multi-life sales.

For middle-income clients who appreciate affordability and easy, pre-packaged plans, there's

Transamerica Secure®. We've built in our most popular riders and benefits – including Shared Care, Monthly Benefit, and our exclusive Step-rated BIO – and priced the premiums as low as \$100 a month per couple.¹

For individuals and couples who prefer to customize their benefits and riders, there's **TransCare® III**.

For multi-life, our **TransCare II** policy helps employers and associations add value to their benefit plans.

TRUST

Our dedicated and talented professionals have both the experience and expertise to deliver on our promises and help your clients take responsibility for their financial futures.

- \$514 million premium in force²
- Ranked as one of the top 10 Long Term Care insurance companies by lives protected²



SCROLL DOWN



- Paying over \$1.7 million per business day in claims³
- Nearly \$2.5 billion in claims to date³
- Almost 300,000 policies in force²

STABILITY

Transamerica Long Term Care insurance is underwritten by Transamerica Life Insurance Company, ranked among the highest in the industry in financial strength and operating performance as recognized by independent rating

A+	A.M. Best (2nd of 16 categories)
AA-	Standard & Poor's (4th of 21 categories)
A1	Moody's (5th of 21 categories)
AA-	Fitch (4th of 19 categories)
93**	Composite Comdex Index Score (out of 100)

PROTECTION

This is the essence of what LTCi is about: protection. Help with the security of their assets. Help from unexpected expenses from a long term care crisis. Help with family

peace of mind. It's the reason you're there for your clients. And it's why we strive to serve you with the utmost in professionalism and efficiency.

Welcome to 2015!

Speaking of annual aspirations, our goal for this bi-weekly newsletter is to make it your go-to source for helpful, timely information and analysis about what's going on in the industry and how these changes can affect your business.

We look forward to sharing 2015 with you!

^{*}Ratings reflect the opinion of the relative financial strength and operating performance of the company. A.M. Best, Fitch, Moody's and Standard & Poor's are credit rating organizations dedicated to serving the insurance and other financial services industries. Copies of rating reports are available at www.transamerica.com. ^{**}Comdex as of 6/2/2014. Copies are available at Transamerica Life Insurance Company.

¹Premium shown is Transamerica Secure for Alabama. Rate is for couples age 40, and includes spouse/partner applying discount of 30%.

²Market Share - Covered Lives, American Association for Long-Term Care Insurance, 2012 AALTCI Sourcebook.

³Policy Benefits paid, Transamerica Long Term Care, 2013.



Updates to ARC Application Status

We've updated the policy details pages on our Agent Resource Center applications. Effective immediately, you can now view more information than ever before.

Each policy that displays on ARC now includes the following:

- **Rate Classification**
- **Maximum Daily Benefit**
- **Elimination Period**
- **Applicant Marital Status**

We'll continue to listen to your suggestions and update our resource tools to ensure that you get the information you need.

Application Status		
Applicant Name: Doe, John		
Policy #: 000012345	Application Status: Pending	Application Date: 06/18/2012
Entry Date: 06/18/2012	UW Decision Date:	Policy Effective Date: 06/12/2012
Mailed Date:	Mode: Semi-Annual	Modal Premium: \$2,920.59
Rate Classification: Standard	Maximum Daily Benefit: \$70.00	Elimination Period: 90 Days
Writing Agent Name: Smith, Jane	Service Group #: 00AB004321	Service Group Name: Alpha

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Good News on Aging

Discussions about long term care can sometimes make aging sound like a depressing prospect, but is it really? A recent article in the Wall Street Journal titled **“Why Everything You Think About Aging May Be Wrong,”** provides a refreshing look at how life gets better as we get older.

While author Anne Tergeesen shatters many of the myths we hold about aging, the facts still show that 70% of Americans will require some form of long term care in our lifetimes.¹

The good news is that this positive outlook on growing older can actually help in your talks about LTCi with clients who are over 50. They have a lot to look forward to and are still young enough to take advantage of lower premiums. Purchasing a policy now helps ensure that their older years are the best they can be.

Read the article now.



¹“America’s Long-Term Care Crisis: Challenges in Financing and Delivery,” Bipartisan Policy Center. April 2014, page 7.



Holiday Closure

The Transamerica Long Term Care administrative office will be closed Monday, January 19. Regular phone and email coverage will resume

Tuesday, January 20. During the closure, the **Agent Resource Center** will still be available.



Useful Links: **Agent Materials eKit, Agent Resource Center**

Long Term Care insurance underwritten by Transamerica Life Insurance Company, Cedar Rapids, IA, and, in New York, Transamerica Financial Life Insurance Company, Harrison, NY. Products may vary by state.

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