

Long-Term Care Insurance

Affiliation Program



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LTC3SM Affiliation Program Parameters

PROGRAM OVERVIEW

The Prudential Affiliation Program (AP) offers premium discounts to clients who have an affiliation with a sponsoring association or organization.

The association or organization may consist of any size group established for a purpose other than the purchase of insurance. Examples include employees, members of an association or organization, or clients of an organization. This includes but it not limited to:

- Professional organizations:
 - > Physicians
 - > Accountants
 - > Lawyers
 - > Other Professions
- Bank Customers
- Labor Unions
- Credit Unions
- Trade Associations
- Condominium Associations
- Chamber of Commerce Members
- Environmental Groups
- Houses of Worship
- Homeowners Associations
- Book Clubs
- Rotary Club Members

Why target affiliations?

- Reach a large number of potential clients at once
- Great source of internal referrals
- Provides a continuous source of leads; new members are always joining and any new member can become a client

How to increase group participation.

To ensure success, set a realistic goal, create a marketing strategy and set a timetable for success. Executing a well-thought-out marketing plan with an identifiable group will increase member participation. Communicate to members multiple times through:

- Face-to-Face meetings
- Physical mailings
- E-mail Blasts
- Seminars

No Minimum Participation Requirements for Affiliation Cases of any size

If there is little or no active participation in an approved Affiliation Case, Prudential may discontinue offering the Affiliation discount to members of the group on a going-forward basis.

Billing Options

Direct Billing Only:

- EFT (.085)
- Quarterly (.265)
- Semi-Annual (.515)
- Annual Mode (1)

Affiliation/Association Approval Process

Complete the Affiliation Information Fact Sheet.

Obtain a letter of acknowledgment from the Affiliation Sponsor. Letter must be on the organization's official letterhead stationery and signed by an officer of the group.

Once these materials are received, LTC Marketing will communicate a decision via email on the group within 3 to 5 days.

For these forms, contact:

Prudential Long-Term Care ESP Team: 888-868-9027

E-Mail: LTCESP@prudential.com

Features and Benefits of LTC3

The applicant may select from the following options:*

- Facility Daily Benefit:
 - > \$50 – \$500 (\$10 increments)
- Benefit Period:
 - > 2 years
 - > 3 years
 - > 4 years
 - > 5 years
 - > 6 years
 - > 10 years
 - > Unlimited
- Home Care Daily Benefit
 - > 50%
 - > 75%
 - > 100%
 - > 150%
- Home Care Payment Options:
 - > Daily
 - > Monthly
 - > Flex Cash
 - > Cash
- Elimination Period**
 - > 30 days
 - > 60 days
 - > 90 days
 - > 120 days
 - > 180 days
 - > 365 days
- Inflation Protection Options:
 - > None
 - > 3% Compound No Max
 - > 5% Simple
 - > 5% Guaranteed Purchase Option
 - > 5% Compound No Max
 - > 5% Compound 2x Max

Optional Riders:*

- Joint Waiver
- Survivor Waiver
- Return of Premium Upon Death Benefit
- Shared Care Benefit
- Shortened Benefit Period
- Payment Options
 - > Paid-up to age 65 (below age 55)
 - > 10-Pay (ages 40+)
 - > Premium Reduction at age 65

Every policy includes the following:

- Waiver of Premium
- Respite Care
- Bed Reservation
- Hospice Care
- Calendar Day Elimination Period
- Restoration of Benefits
- Cash Alternative
- Home Support Services
- Private Care Consultant
- International Coverage
- Alternate Plan of Care
- Benefit and Information Resource Services
- Contingent Non-Forfeiture Benefit

* Offers may vary by state.

** Can include 0 day Waiver of Elimination Period for Home Care, if elected.



Prudential