

Senior Insurance Training Services

Long-Term Care Insurance Success!



Continuing Education & Sales Training

2004 LTC Insurance and Annuities

By Tom Orr

(800) 460-7487

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In our November, 2003 Newsletter (Issue #28), we featured two revealing articles concerning our industry: "Oh Lucy!...You Have Some 'Splaining to do!" and "The wheels fall off the bus", which once again created quite a stir. These articles brought to an end (not quite) a series of articles which began in our November, 2001 Newsletter (Issue #22) with "All along the watchtower" (Part II-March 2002-Issue #23, Part III July 2002-Issue #24, Epilogue November, 2002-Issue #25). Then we introduced "A Broken Product Model" in our March, 2003 Newsletter (Issue #26) and "Bad Moon on the Rise" in our July, 2003 Newsletter (Issue #27). All were designed to provide our readers with a) where this industry evolved from, b) where it was at and c) where it needs to go in 2004 and beyond.

In our next Newsletter, July 2004, (Issue #30) we will feature a very interesting article entitled "A Blueprint for Change". Stay tuned and Senior Insurance Training Services will keep you updated on LTCI and annuities.

In our last Newsletter (Issue #29, March 2004) we informed you of SB620, the new Annuity law. This bill was signed into law on September 27, 2003.

Section 1749.8. Training Requirements for Selling Annuities; resident agents; nonresident agents; direct response providers

- a) Effective January 1, 2005, every life agent who sells annuities shall satisfactorily complete eight hours of training prior to soliciting individual consumers in order to sell annuities.**
- b) Effective January 1, 2005, every life agent who sells annuities shall satisfactorily complete four hours of training every two years prior to license renewal. For resident agents, this requirement shall be part of, and not in addition to, the continuing education requirements of Section 1749.3.**

The Department of Insurance is currently working on the 8-hour annuity outline to be used to satisfy this new requirement and Senior Insurance Training Services will keep you updated.

Also...Pursuant to CCR, Title 10, Chapter 5, Subchapter 1, §2188.2(e), Senior Insurance Training Services has submitted for approval the new CTQ 2004 8-hour classroom and CTQ 2004 8-hour correspondence and these courses are pending approval pursuant to Section 2188.2 (a) and 2188.2 (c).

Host Your Own Private CE/Sales Workshop

Tom Orr, President of Senior Insurance Training Services, will conduct a one-day 8-hour LTC Sales Workshop, LTC/CTQ or California Partnership seminar for your group. With 15+ years of LTC Insurance home office, agent training and field selling experience, Tom's in-depth knowledge will empower your group to expand their opportunities in the LTC Insurance field.

Group discounts are available as well as customized programs focused on your specific products. Minimum class sizes are required. Call today to reserve a date for your agency to increase their LTC Insurance results and satisfy their LTC CE requirements.

Special Note: New course material covering the Federal LTCI program, AARP's LTCI offering and a new California LTC provider cost survey, pending.

Issue 29

March 2004

New Partnership-certified Long-Term Care Group Offering Beneficial to California Employers

The California Department of Health Services' California Partnership for Long-Term Care (CPLTC) is pleased to announce an innovative alliance with Metropolitan Life Insurance Company (MetLife). The CPLTC has approved MetLife to offer Partnership-certified, multi-life discounted/individual long-term care (LTC) insurance through California employers. MetLife has worked closely with the CPLTC to develop a Partnership-endorsed product for employers and their employees.

The CPLTC is an innovative program of the State of California, Department of Health Services run in cooperation with a select number of private insurance companies that have agreed to offer high quality policies that meet stringent requirements set by the Partnership and the State of California. The mission of the CPLTC is to increase the number of middle-income Californians who have quality long-term care insurance that prevents or delays their dependence on Medi-Cal. Medi-Cal (California's Medicaid program) pays for approximately 70% of all nursing home costs in the State, a burden that may be fiscally impossible when the baby boomer population needs long-term care. By encouraging residents to purchase quality long-term care insurance or to consider other viable financial vehicles, the State may help Californians avoid impoverishment and subsequent reliance on Medi-Cal to pay for their long-term care.

As of September 2003, 60,952 Partnership-certified LTCI policies were sold in California, primarily through the individual market and CalPERS offerings. In order to increase the pace by which high quality long-term care is purchased, the CPLTC felt the need to have an additional distribution channel. MetLife was selected by the CPLTC to provide Partnership-certified group and individual LTC insurance through California employers.

Additionally, the CPLTC understands that the need for LTC insurance will be a growing concern for California businesses. With today's two working adult families, and single parent families, caring for a parent or disabled spouse often affects the workplace. As baby boomers begin to age, long-term care giving will become increasingly detrimental to business/employee productivity. Worker productivity declines when employees take on the task of caring for a loved one. According to a report from the US Department of Health and Human Services, 40 percent of caregivers take time off without pay an average of 17 days per year due to caring for a disabled elder. This represents about 8% of the work year. Furthermore, 50 percent of employees who are also caregivers report to work late, leave early, and have more frequent absences. In many cases, informal caregivers (ICGs) must choose between providing care and working, especially adult children caring for parents. Twenty-seven percent reported being kept from looking for a job, and 20 percent reported having to turn jobs down.

Nearly 79 percent of people needing LTC live at home or in community settings, not in institutions; and two-thirds of those people depend on family and friends as their only source of care. Without the caregiver assistance that LTC insurance can provide, people often spend more time caring for their elderly parents than they did raising their own children. The reason for such a high rate of dependency may be that the current average cost for nursing home care in California is \$60,192 per year. Receiving professional care at home can be even more costly. Further alarming is the fact that long-term care costs are expected to increase over the next 30 years to over \$240,000 per year. To meet these rising long-term care costs, consumers have four options: 1) rely on family or friends, 2) rely on Medi-Cal 3) use personal assets, or 4) purchase long-term care insurance.

Consumers, business, and government entities are beginning to recognize the value of LTC insurance as a solution to financing long-term care. A new report published by the American Council of Life Insurers, and prepared for the Department of Health & Human Services, reports that at least twenty-two states are offering LTC insurance to their employees, and more than one-third of large companies are offering LTC insurance as an employee benefit. Workers in many industries are enrolling in employer-offered group long-term care plans, and even small companies are now offering coverage, and the federal government began offering LTCI to federal employees in 2002.

It is anticipated that the MetLife Partnership-endorsed policy will be marketed to California employers in the second half of 2004. Together, MetLife and the CPLTC will educate employers on the benefits of offering LTCI to their employees. Not only will policies purchased for parents and parents-in-law of employees keep worker productivity up, additionally HIPAA regulations allow employers to deduct 100% of their contributions toward employee LTCI premiums from their state and federal income taxes.

All approved MetLife agents will be able to sell the MetLife Partnership-endorsed long-term care policies to California employers. In order to be approved to sell the partnership product, MetLife agents must complete a special Partnership LTCI training session required by the State of California and possess the necessary industry licenses and certifications. An individual LTCI product based on the multi-life program product, the California Partnership LTCI plan, is also available for individual Partnership sales.

For more information about the new group and individual LTCI offerings visit the MetLife Web site at <http://www.metlife.com>, or visit the CPLTC Web site at www.dhs.ca.gov/cpltc.

Qualified Long-Term Care Insurance (LTCi) 2004 Tax Summary

Type of Taxpayer	Premium Deductions	Taxation of Benefits												
Individual taxpayer who does NOT itemize	No deduction.	Reimbursement benefits are not included in income. IRC §§104(a)(3), 7702B(a)(2)												
Individual taxpayer who itemizes deductions	<p>Treated as accident and health insurance. IRC §7702B(a)(1)</p> <p>Limited to lesser of actual premium paid or eligible LTC premium. IRC §§213(d)(1)(D), 213(d)(10)</p> <p>Eligible LTC premium in 2004:</p> <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Attained age</th> <th>Limitation on premiums</th> </tr> </thead> <tbody> <tr> <td>Age 40 or less</td> <td>\$260</td> </tr> <tr> <td>Age 41 – 50</td> <td>\$490</td> </tr> <tr> <td>Age 51 – 60</td> <td>\$980</td> </tr> <tr> <td>Age 61 – 70</td> <td>\$2,600</td> </tr> <tr> <td>Age 71 and older</td> <td>\$3,250</td> </tr> </tbody> </table> <p>Medical expense deduction is allowable to extent that such expenses (including payment of eligible LTC premium) exceed 7.5% of AGI. IRC §213(a)</p>	Attained age	Limitation on premiums	Age 40 or less	\$260	Age 41 – 50	\$490	Age 51 – 60	\$980	Age 61 – 70	\$2,600	Age 71 and older	\$3,250	<p>Per diem or indemnity benefits are not included in income except those amounts that exceed the greater of:</p> <ul style="list-style-type: none"> • Total qualified LTC expenses, or • \$230 per day (in 2004). <p>IRC §§104(a)(3), 7702B(a)(2), 7702B(d)</p> <p>Nonforfeiture benefit (return of premium benefit):</p> <ul style="list-style-type: none"> • Available only upon total surrender or death. • May not be borrowed or pledged. • Included in gross income to extent of any deduction or exclusion allowed with respect to premium. <p>IRC §7702B(b)(2)(C)</p>
Attained age	Limitation on premiums													
Age 40 or less	\$260													
Age 41 – 50	\$490													
Age 51 – 60	\$980													
Age 61 – 70	\$2,600													
Age 71 and older	\$3,250													
MSA & HSA deduct eligible premium	Eligible LTC premium is a qualified medical expense. IRC §213(d)(1)(D)													
Employees (non-owners)	<p>Premiums paid by employees:</p> <ul style="list-style-type: none"> • Deductible by employee who itemizes (subject to limitations outlined above). • May not be paid through cafeteria plan. IRC §125(f) • May not be paid through FSA or similar arrangement. IRC §106(c) <p>Premiums paid by employer:</p> <ul style="list-style-type: none"> • Employer provided LTCi treated as accident and health plan. IRC §7702B(a)(3) • Deductible by employer (subject to reasonable compensation). IRC §162(a) • Total premium excluded from employee's income (not limited to eligible premium). IRC §106(a) 													
C corporation owner-employee	Treated as employee.													
<p>Other business owners</p> <ul style="list-style-type: none"> - Sole proprietor - Greater than 2% shareholder in: - S corporation - Partnership <p>LLC:</p> <p>LLC is a legal not tax filing. Check how the entity files</p>	<p>Eligible for self-employed health insurance deduction, which is taken on Line 30 of IRS Form 1040 (2002). IRC §162(l)</p> <p>Limited to lesser of actual premium paid or eligible LTC premium. IRC §§213(d)(1)(D), 213(d)(10)</p> <p>Eligible LTC premium in 2004:</p> <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Attained age</th> <th>Limitation on premiums</th> </tr> </thead> <tbody> <tr> <td>Age 40 or less</td> <td>\$260</td> </tr> <tr> <td>Age 41 – 50</td> <td>\$490</td> </tr> <tr> <td>Age 51 – 60</td> <td>\$980</td> </tr> <tr> <td>Age 61 – 70</td> <td>\$2,600</td> </tr> <tr> <td>Age 71 and older</td> <td>\$3,250</td> </tr> </tbody> </table> <p>Deduction is not limited to 7.5% of AGI threshold (outlined above).</p>	Attained age	Limitation on premiums	Age 40 or less	\$260	Age 41 – 50	\$490	Age 51 – 60	\$980	Age 61 – 70	\$2,600	Age 71 and older	\$3,250	<p>NOTE: This document is only a summary of the tax treatment of qualified long-term care insurance.</p>
Attained age	Limitation on premiums													
Age 40 or less	\$260													
Age 41 – 50	\$490													
Age 51 – 60	\$980													
Age 61 – 70	\$2,600													
Age 71 and older	\$3,250													

The information contained in this summary is provided with the understanding that it is not to be interpreted as specific legal or tax advice. Individuals are encouraged to seek the guidance of their own personal legal or tax counsel.

Special thanks to Michael Machlovitz for providing this important information to Senior Insurance Training Services.

Seminar Calendar 2004



CALIFORNIA LONG-TERM CARE (CTQ-CALIFORNIA TAX-QUALIFIED) - COURSE #83363

	March		April		May		June	
3	Costa Mesa	13	Santa Rosa	4	Novato	2	Novato	
4	Novato	13	Torrance	5	Pasadena	3	Ontario	
9	Sacramento	13	Woodland Hills	5	Woodland Hills	4	Woodland Hills	
10	Torrance	14	Novato	7	Santa Rosa	8	Costa Mesa	
12	Woodland Hills	15	Bakersfield	11	Costa Mesa	8	Santa Rosa	
16	Pasadena	15	Costa Mesa	11	Sacramento	15	Sacramento	
16	Walnut Creek	15	Sacramento	17	Walnut Creek	16	San Francisco	
17	San Jose	20	San Francisco	18	San Francisco	17	San Jose	
18	San Marcos	20	San Jose	18	Torrance	22	Walnut Creek	
23	San Francisco	21	Walnut Creek	20	San Jose	24	Oxnard	
24	Oxnard	26	Fresno	21	San Marcos	25	Torrance	
25	Fresno	28	Ontario	25	Fresno	29	Fresno	



CALIFORNIA PARTNERSHIP FOR LONG-TERM CARE - COURSE #85943

	March		April		May		June	
5	Costa Mesa	14	Woodland Hills	6	Pasadena	9	Woodland Hills	
11	Sacramento	16	Novato	12	Novato	10	Costa Mesa	
12	Novato	16	Sacramento	12	Woodland Hills	10	Santa Rosa	
17	Woodland Hills	19	Santa Rosa	13	Costa Mesa	11	Novato	
18	Walnut Creek	21	Costa Mesa	13	Sacramento	16	Ontario	
19	Torrance	21	San Francisco	14	Santa Rosa	17	Sacramento	
23	Pasadena	22	San Jose	20	Torrance	23	San Francisco	
24	San Jose	23	Torrance	21	Walnut Creek	23	San Jose	
26	Fresno	23	Walnut Creek	25	San Jose	24	Walnut Creek	
26	Oxnard	27	Fresno	26	Fresno	29	Torrance	
31	San Francisco	29	Ontario	26	San Francisco	30	Fresno	
31	San Marcos			26	San Marcos			

LTC INSURANCE MAGIC - ADVANCED LTC SALES TRAINING - COURSE #85944

	May		June	
4	Sacramento	4	Novato	
6	Walnut Creek	9	Costa Mesa	
24	Fresno			

Senior Insurance Training Services Registration Form

<p><u>California LTC/CTQ Seminar #83363</u> New course/new course # pending-updated and filed as of 12/03 8-hours of CE Credit / 8-hours of CFP Credit 8:30am – 4:30pm \$85 pre-paid/pre-registered, or \$100 at the door</p>	<p>\$20 DISCOUNT! REGISTER AND ATTEND BOTH SEMINARS AND SAVE \$20 (does not include LTC Correspondence).</p>
<p><u>California LTC/CTQ #83364 (Correspondence/Home Study)</u> New course/new course # pending-updated and filed as of 12/03 8-hours of CE Credit / 6-hours of CFP Credit \$58.75</p>	<p style="text-align: center;"><u>4 Ways to Register for Seminars:</u></p> <p>1. CALL (800) 460-7487 2. FAX REGISTRATION FORM TO (707) 939-9599 3. WEBSITE www.LTCCE.com 4. MAIL REGISTRATION FORM WITH PAYMENT</p> <p style="text-align: center;">VISIT OUR WEBSITE WWW.LTCCE.COM TO REGISTER, VIEW OUR SEMINAR CALENDAR AND GET LTC INFORMATION</p>
<p><u>California Partnership TQ Seminar #85943</u> New course/new course # pending-updated and filed as of 12/03 8-hours of CE Credit / 7-hours of CFP Credit 8:30am – 4:30pm \$85 pre-paid/pre-registered, or \$100 at the door</p>	
<p><u>LTC Insurance Magic-Advanced LTC Sales Training #85944</u> 3-hours of CE Credit 8:30am - 5:00pm \$125 pre-paid/pre-registered, \$150 at the door</p>	

Minimum of 10 paid enrollees are required in order to hold a class.

NAME: _____ DAYTIME PHONE: _____

ADDRESS: _____ FAX: _____

CITY / STATE / ZIP: _____

EMAIL: _____

INSURANCE LICENSE #: _____ EXP DATE: _____

COURSE : LTC CORRESPONDENCE LTC SEMINAR PARTNERSHIP SEMINAR SALES TRAINING

DATE & LOCATION: _____

Payment Type: MASTERCARD DISCOVER VISA CHECK

Credit Card #: _____ Exp. Date: _____

American Express Not Accepted

Signature: _____

72-HOUR CANCELLATION NOTICE REQUIRED FOR REFUND

Medi-Cal Update

Draft OBRA 93 Transfer Regulations

California Advocates for Nursing Home Reform (CANHR) recently received a copy of the draft All County Welfare Directors Letter (ACWDL) with the proposed regulations to implement the OBRA 93 transfer of asset amendments. These draft regulations are clearly not formal in any way, as CANHR received them through the kindness of one of our Net members, nor have they even been released to all of the counties.

Nevertheless, the proposed regulations are obviously the result of some substantial work on the part of the Department. According to the draft ACWDL, the proposed draft regulations would apply to transfers made on or after March 1, 2004. As the new Governor has imposed a 6-month hold on all new regulations, it is unclear at this time when (or if) these regulations will be formally released.

According to the ACWDL, the new regulations would supercede the draft regulations included in ACWDL 90-01 to the extent that they affect periods of ineligibility for payment of nursing facility level of care as a result of transfers of excess property for less than adequate consideration. ACWDL 90-01 will remain in effect in all other respects. Transfers occurring prior to March 1, 2004 will continue to be treated in accordance with 90-01. Major changes envisioned by these draft regulations include:

- Transfers made by an individual's spouse, even if it is the spouse's sole and separate property, may result in a period of ineligibility. The period is prorated between the spouses if the non-institutionalized spouse becomes institutionalized prior to the expiration of the period of ineligibility.
- The look back period is extended from 30-36 months; and to 60 months in cases where access to an asset has been foreclosed due to a transfer to or from a trust.
- Transfers of lump sum income and income streams might result in periods of ineligibility.
- Amounts transferred for private unsecured loans and private annuities will be considered transfers for less than adequate consideration.
- The purchase price of an improperly annuitized annuity, i.e., one that does not provide for equal monthly payments, will be considered a transfer for less than adequate consideration.
- The definition of an "institutionalized" individual is expanded to include home and community based waiver recipients who, but for receipt of the home and community based waiver services, would require the level of care provided in a hospital, nursing facility or ICF for the "mentally retarded."

The changes significantly affect the treatment of annuities and the transfer of non-exempt assets. For example, all transfers that occur in a month will be totaled, the property limit subtracted (\$2,000 or the CSRA-Community Spouse Resource Limit) and the remainder divided by the Average Private Pay Rate (APPR) to determine the period of ineligibility. Thus, concurrent monthly transfers will no longer be permitted, and concurrent periods of ineligibility are eliminated. If, for example, disqualifying transfers are made in more than one month, a new period of ineligibility won't start until the previous period ends.

These are just a few of the highlights of what to expect when the new regulations are promulgated. Meanwhile, we will let you know of any further developments.

NEW MEDI-CAL/MEDI-CARE 2004 NUMBERS

Spousal impoverishment caps:

Community Spouse Resource Allowance (CSRA) - \$92,760 (up from \$90,660 in 2003)

Monthly Maintenance Needs Allowance (MMNA) - \$2,319 (up from \$2,267 in 2003)

- The Spouse at home will be able to keep \$92,760 in assets and \$2,319 in Income.
- The institutionalized spouse can keep \$2,000 in assets and \$35 per month for personal needs.

NEW MEDI-CARE CO-PAY FOR SKILLED NURSING FACILITY

- Day 1-20 100%
- Day 21-100 \$109.50 per day "2004"



THE CORPORATION FOR LONG-TERM CARE CERTIFICATION, INC.

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CLTC MASTER CLASSES – BY TOM ORR

June 3 & 4, 2004

University of Phoenix Building
Shadelands Business Park
370 N. Wiget Lane #100
Walnut Creek, CA 94598

June 10 & 11, 2004

University of Phoenix Building
South Coast Learning Center
3150 Bristol Street
Costa Mesa, CA 92626

CLTC is the Industry's premier professional designation dedicated to the Long Term Care market

The Master Class is a two-day class conducted by Tom Orr, a certified Master Class Instructor which includes:

- ✓ Proven sales and marketing ideas
- ✓ Comprehensive training on LTC issues
- ✓ Multi-disciplinary approach, linking LTC to financial planning, tax law, elder law and other services

CE Credits: 15 for the State of California

Pace Credit: 24

CFP Credit: 24

Master Class Fee: \$995 - includes course materials, examination fee, instructor expenses, and CE filing. **Note:** The following companies offer a reimbursement for the completion of the CLTC Program: Prudential, Met Life, Bankers L&C, Mass Mutual, Allstate, as well as others. Call (866) 383-2075 for more information.

TO REGISTER - CALL THE CLTC NATIONAL MARKETING OFFICE AT (866) 383-2075 OR VISIT THE CLTC WEBSITE AT www.ltc-cltc.com

Why should I get my CLTC designation? CLTC graduates praise the CLTC Program for giving them the knowledge and confidence needed to be successful in the LTC insurance market. As a CLTC graduate, you are entitled to ongoing valuable benefits, including regular legislative, industry updates, and newsletters that will enable you to provide ongoing value to your clients.

How do I get the CLTC designation? After completing the two-day Master Class with Tom Orr, you schedule an examination with a local Prometric Learning Center (Formerly Sylvan Learning Center). Upon passing the exam of 100 multiple choice questions, you will receive the designation.

Who has participated in the CLTC Program to date? Over 6000 financial and insurance professionals have participated since the launch of the Program in July of 1999.

A couple of testimonials from our graduates:

"Our agency is up almost 600% in LTCI sales year-to-date and just became No. 1 in the company. I believe the CLTC Master Class played a major role in this growth." J. Fontana, CLTC

"Since completing the CLTC class I have written \$30,000 in premium in the last 3 months. I would recommend that everyone take this class and get their certification. It was the best investment in knowledge and firepower that I could ever have made." T. Tornow, CLTC

California Association for Senior Estate Planners

The California Association of Senior Estate Planners (CASEP) is a non-profit trade association dedicated to supporting a network of highly trained, ethical professionals who provide education, guidance and services to clients who are over the age of sixty.



The Senior Market attracts unethical sales persons and trust mill operators, CASEP training serves to reduce these practices. CASEP provides a much needed forum for training advisors in all vital ethical practices and engages in legislative advocacy for the protection for our senior citizen clients.

For more information on membership services, and the value of becoming a CASEP member, go to www.casep.org or email our membership coordinator at JNordin@bankofthewest.com



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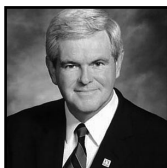
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Sixth Annual National Long Term Care Forum
April 29, 30 and May 1, 2004
Gaylord Palms Resort & Convention Center • Orlando, Florida

They Will Be At The Sixth Annual National LTC Forum. Will You?



Newt Gingrich



Art Linkletter



Leeza Gibbons



Terry Savage



Sam Wyche

OVER 18 MARKETING WORKSHOPS - Topics will include:

- The LTCI Phone Call
 - Break Free of the Stereotypical Insurance Agent Misperceptions
 - Multi-life Tax Deductible LTC/Life Insurance Sales
 - Unique Advanced Selling & Closing Techniques
 - Mastering the One Call Close
 - On the horizon: Professional Liability lawsuits for failure to discuss and implement a plan for long term care
 - Health Savings Accounts (HSA's): The LTCI Tax Incentive we DID get!
 - Unlocking Premium Dollars with Reverse Mortgages
 - Successfully Navigating the Newest Federal Privacy Laws:
 - Telemarketing/Do-Not-Call
 - CANSPAM
 - Talking Their Language—A Way to Increase Worksite Sales
- ...Plus 9 other topics!

Full Meeting Details at www.ltcforum.com or call 800-619-0029