

Who is Advisors Insurance Brokers (AIB)

Advisors Insurance Brokers (AIB) is an independent, nationally recognized insurance Brokerage General Agency (BGA) that specializes in sales and consulting in:

- Life insurance (fixed, fixed indexed and variable)
- Long term care insurance (in ALL its forms)
- Annuities (fixed, fixed indexed and variable)
- Disability income (income replacement) insurance
- Critical illness insurance
- And more...

They have received local and national recognition for their education, expertise and results in helping their affiliated agents and brokers, insurance and financial advisors and financial planners as they assist their clients and prospects in planning for the future, protecting their assets and preserving their independence.

The firm offers a comprehensive portfolio of insurance and annuity products suitable for:

- Individuals and families
- Employer groups
- Professional and other associations and more

AIB works with individual advisors, as well as with insurance agencies, financial planning firms, benefit brokers, banks and credit unions, broker dealers, wire houses and others. By extension, they help each of them—and their affiliated advisors—to help their individual and group clients, including businesses, colleges and universities, unions and trade associations, health maintenance organizations and others throughout the country to realize their dreams and plan for the unexpected.

AIB also provides regular educational workshops to the general public on planning related issues, as well as sponsoring numerous comprehensive educational sessions for their affiliated advisors and others.

They also work regularly with affiliated professionals in the financial services industry, including registered investment advisors, CPAs and accountants, attorneys and others, providing them with updated and important information and training on various insurance planning topics.

Originally known as New York Long Term Care Brokers (NYLTCB) at its inception in 1992, AIB evolved by transitioning to its new marketing identity of AIB in 2017. In January of 2021, AIB became part of Integrity Marketing Group, further adding to its ability to provide quality service, scale and partnership to its affiliated agents/FA's and firms.

Securities offered through The Leaders Group, Inc., Member FINRA/SIPC, 26 W Dry Creek Circle, Suite 800, Littleton, CO 80120 - (303) 797-9080

Our Policy is Taking Care of You

Long-Term Care | Life | Disability | Annuities | Medicare | Benefits

Advisors Insurance Brokers (AIB) Carrier List

Note: Please contact us for State specific availability, as well as Carrier E&O and/or Training Requirements BEFORE taking an application. (Revised 04-2022)

Standalone LTCI	Life (Term/UL/IUL/WL/Surv)	GI/SI	VUL	LTC/Chronic Rider	Annuities
LifeSecure (multi-life only)	AIG/American General/US Life			X	AIG/American General/U.S. Life @
Mutual of Omaha	American National (ANICO)			X	American National (ANICO)@
National Guardian Life	Ameritas	X		X	Athene @
Thrivent	Banner Life				Fidelity & Guaranty @
	Equitable	X	X	X	Global Atlantic +
Non-Insurance LTC	Gerber	X			Great American @
True Freedom/ASSI	Global Atlantic			X	Integrity Life (Western & Southern)
	Great Western	X			Lincoln Life/Financial @ +
	Guarantee Income Life (GILICO)			X	Manhattan Life#
	John Hancock		X	X	Mass Mutual
	Lincoln Life/Financial		X	X	Nassau Life @ #
	Mass Mutual			X	National Integrity
Worksite/Voluntary	Minnesota Life/Securian		X	X	Nationwide
Allstate	Mutual/United of Omaha			X	North American NACOLAH) @
Colonial	National Life			X	OneAmerica (State Life) +
Mutual of Omaha	Nationwide		X	X	Oxford
Security Mutual Life of NY	New York Life			X	Penn Mutual
Transamerica	North American (NACOLAH)			X	Principal
Trustmark	OneAmerica (State Life)			X	Protective
Unum	Pacific Life			X	Sagicor
Worksite/Group	Principal				SBLI @
CIGNA	Protective		X	X	Security Mutual Life of NY
Lincoln Life/Financial	Prudential		X	X	Symetra/First Symetra NY
Reliance Standard	Sagicor				William Penn Association #
Security Mutual Life of NY	SBLI of MA				Disability Income
The Standard	Security Mutual Life of NY			X	Allstate (accident only)
Transamerica	Symetra			X	Ameritas
	Transamerica			X	Assurity
	William Penn				Berkshire (Guardian)
	William Penn Association (WPA)				Fidelity Security
Critical Illness	Single Premium Life				Hanleigh (specialty DI)
Allstate (Worksite Only)	Lincoln Life/Financial			X	Mass Mutual
Assurity	Nationwide			X	Mutual/United of Omaha
Mutual/United of Omaha	William Penn Association#	X			Peterson (specialty DI)
					Principal

Carrier has a rating below A- with A.M. Best; please check your E&O coverage to verify coverage is extended.

@ Indexed Annuity Available

+ Annuity with LTC Rider

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What Are Our Producers Saying About Us?

“AIB has extensive experience in LTC planning and all I do is LTC. Who better to do it with than an agency that fully understands the LTC market? No one is better informed in the industry than AIB.”

A.R., Producer - White Plains, NY

“I have worked with your Director of Affinity and Group Marketing on a very difficult case. This was my first case for a group and with her help, patience and professionalism, we were able to finally get the case placed. You guys made it work!”

J.S., Producer/Registered Rep - Scottsdale, AZ

“I've worked with AIB for 12 years and they've never let me down. The entire staff is incredibly knowledgeable and extremely helpful. They care as much about my clients and business as I do. They always go the extra mile with a smile.”

J.M., Producer - North Adams, MA

“The AIB staff is the most professional, knowledgeable and courteous staff I have encountered. They always deliver advice and materials promptly and exceed their own standards; I attribute much of my success to their support.”

S.W., Producer - Long Island, NY

“When you've worked with several IMOs it helps you to realize that the professionalism and service of AIB is top notch. They have a knowledgeable team that is polite and effective. With AIB's help our fixed insurance production is reaching new heights”

K.B., Broker Dealer Staff - Palm Beach Gardens, FL

“The staff is always so efficient and very professional. I always receive accurate answers and quotes are received in record time!”

H.B., Producer - Fort Lee, NJ

“It has been a pleasure to have been affiliated with AIB over the last several years. Their agency is staffed by knowledgeable and courteous professionals dedicated to supporting affiliated agents throughout the country. We are happy to be associated with such a fine organization.”

W.C., Producer - Glen Head, NY

“AIB's staff is the best I've ever been associated with. They always go above and beyond every time I need them. It's that kind of support that directly impacts the success of my business.”

J.L., Producer - Bradenton, FL

“I researched many insurance brokerages before contracting with AIB and have been absolutely amazed at how wonderful AIB and its associates have been helping me transition into insurance sales... they've been incredibly patient and have gone “above-and-beyond” answering my requests for assistance. I plan to return the favor with many years of sales production and a long business relationship!”

M.C., Producer - Las Vegas, NV

“I receive fast, courteous professional service AND I also get the best underwriting advice I could wish for.”

J.G., Producer - Eastchester, NY

“We have had a long-standing relationship with AIB. While we work with several quality insurance partners, many of our advisors have built strong relationships with AIB. In fact, what started as a LTC Insurance-only partnership in the 1990's has evolved into AIB supporting our advisors in all fixed insurance and annuity lines. Their product variety, competitive compensation and the consultative approach of their support staff have been a great fit for us, as has their willingness to be an active partner in delivering quality content at our meetings.”

R.R., Broker Dealer Officer – Palm Beach Gardens, FL

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The Top Ten Reasons to Work with Advisors Insurance Brokers (AIB)

1 Choice

We represent over 40 of the top-rated long-term care, life, disability, annuity, critical illness insurance and voluntary benefit carriers in the industry. As a BGA, that allows us to be completely objective and impartial.

2 Underwriting

Not only are our product-specific support staff well versed in underwriting cases, but we also have an in-house underwriter on staff to help with those more difficult to underwrite or “higher level” cases, potentially saving you & your client time and aggravation.

3 Service and Speed

Our business model is built on a service and consultative foundation. We don’t just run quotes—we’ll work with you to find the right carrier and product for your client. In addition, we respond to your quote request and consults with proposals, etc. within a 24-hour period (or more quickly if needed).

4 Experience

Our staff are licensed, partnership/CLTC-certified and many have field sales and marketing experience. Our average staff person also has over 10 years of tenure with the firm.

5 Education and Training

Our staff will educate you on products as part of our consultative process and conduct live and web-based training—to make sure you are “up to speed” on the latest product, carrier and industry developments, including our popular “LTC Solutions Workshop,” held at our home office & covering virtually all the facets of LTCI sales and marketing.

6 Communication

We stay in touch with you with our weekly e-newsletter (Agent News), as well as our periodic hard copy newsletter (News and Views), so you can be sure to have the latest information.

7 Point of Sale Support

Our support staff will meet live with you and your client at our home office, or via conference call and/or web to help you present the product solution to your clients.

8 Technology

Our state-of-the-art website offers numerous levels of support 24/7—from the ability to run your own LTCI, term and UL quotes, to real-time updates on pending business, to policy applications and related forms, to recorded archived training sessions and more.

9 Compensation

We pay competitive commissions, with progressively higher payouts with increased production. We also allow you to aggregate production from all product lines to move to a higher compensation level. In addition, we pay commissions weekly, and you are FULLY VESTED from day 1.*

10 Marketing Support

Need a PowerPoint© presentation? How about a direct mail marketing letter? Maybe you plan to conduct seminars as part of your marketing plans? We can provide you with support material for ANY of those marketing initiatives.

*Note: if compensation is paid to a third party, that entity would need to agree to continue payments upon termination

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"Who's Who?" at Advisors Insurance Brokers



Kevin Johnson x101

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Business Building Support from AIB

800.695.8224 – Life Group – Option 3; LTC Group – Option 2; Annuity – Ext. 136; DI – Ext. 113

As your partner for wholesale insurance and annuity support, we are dedicated to helping you meet your clients' needs and building your insurance and annuity business. To help us best serve you, please take a moment to complete this questionnaire and either fax, or scan and email to our office.

Please Check All Items That Apply:

I have never sold insurance because:

- ☐ I need a better understanding of the products.
- ☐ I would like to attend an insurance basics) training class.
- ☐ I need assistance identifying which of my clients are candidates for insurance.
- ☐ I need training on the application process and/or how to run illustrations.

I've sold less than 5 insurance policies in the last 2 years/since becoming an agent/advisor because:

- ☐ I need help introducing the subject of insurance planning to my clients
- ☐ I don't understand the underwriting process
- ☐ I need assistance addressing client questions/concerns/objections

Please contact me right away regarding:

- ☐ Marketing support or materials
- ☐ Scheduling a meeting with you in my office
- ☐ Help setting up a client seminar/workshop

I would like you to participate/assist with:

Name:

Phone:

Email:

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Product Proposal/Illustration Request Form

Fax to 518.371.6131 | Need Help? 800.695.8224

Life-Option 3 | LTC-Option 2 | Linked/Life x100/126 | Linked/Annuity x136 | DI - x113

Life

Face Amount:	Term (Yrs.):	Life Insurance Type: <input type="checkbox"/> Trad. UL <input type="checkbox"/> Guar. No Lapse UL <input type="checkbox"/> IUL <input type="checkbox"/> WL	
Waiver: <input type="checkbox"/> Y <input type="checkbox"/> N	Level/Increasing Death Benefit:		Riders:
Solve for Value:	1035 Exchange: <input type="checkbox"/> Y <input type="checkbox"/> N	If Yes, Amount:	LTC/Chronic Rider: <input type="checkbox"/> Y <input type="checkbox"/> N

LTCI

Partnership: <input type="checkbox"/> Y <input type="checkbox"/> N	Daily/Mo. Benefit:	Benefit Period (Yrs):	Elim. Period 30-90 Days:
Inflation % (If Desired):	GPO:	Home Care %:	Riders:

Linked Life/Annuity

Single/Annual Premium Amount:	1035 Exchange: <input type="checkbox"/> Y <input type="checkbox"/> N
LTC Benefit Desired: <input type="checkbox"/> Daily <input type="checkbox"/> Monthly	No. of Years: Inflation: <input type="checkbox"/> Y <input type="checkbox"/> N

DI

Occupation:	Specific Duties:
Own Business: <input type="checkbox"/> Y <input type="checkbox"/> N	If Yes, Classification: <input type="checkbox"/> Sole Prop <input type="checkbox"/> S-Corp. <input type="checkbox"/> LLC <input type="checkbox"/> C-Corp
Mon./Ann. Income (after expenses) \$:	Monthly DI Benefit Desired (or max)\$:
Waiting Period (days): <input type="checkbox"/> 60 <input type="checkbox"/> 90 <input type="checkbox"/> 120 <input type="checkbox"/> 180 <input type="checkbox"/> 365 <input type="checkbox"/> 730	Benefit Period: <input type="checkbox"/> 2yrs. <input type="checkbox"/> 5yrs. <input type="checkbox"/> -Age 65 <input type="checkbox"/> -Age 67
Disability Coverage In Force: <input type="checkbox"/> Individual <input type="checkbox"/> Group	Details:

Annuity

Immediate: <input type="checkbox"/> SPIA <input type="checkbox"/> Deferred	Deposit Amount:	Tax Qualified: <input type="checkbox"/> Y <input type="checkbox"/> N	Deferred: <input type="checkbox"/> Traditional <input type="checkbox"/> Indexed
SPIA Income Desired:	Mode: <input type="checkbox"/> Monthly <input type="checkbox"/> Annually	SPIA Life Only: <input type="checkbox"/> Y <input type="checkbox"/> N	Installment Refund: <input type="checkbox"/> Y <input type="checkbox"/> N
Period Certain (years):			Survivor Benefit % <input type="checkbox"/> 100 <input type="checkbox"/> 66 <input type="checkbox"/> 50

Other Product/Rider Requests

Producer Name:	Phone:	Fax:
Email:	State of Application:	Firm Affiliation:

Client Name:	Sex: <input type="checkbox"/> M <input type="checkbox"/> F	DOB (MM/DD/YYYY):
Height:	Weight:	Tobacco Use (last 24 mo.): <input type="checkbox"/> Y <input type="checkbox"/> N
Prescription Dosage/Frequency:		
Health Conditions:		

Spouse/Partner Name:	Sex: <input type="checkbox"/> M <input type="checkbox"/> F	DOB (MM/DD/YYYY):
Height:	Weight:	Tobacco Use (last 24 mo.): <input type="checkbox"/> Y <input type="checkbox"/> N
Prescription Dosage/Frequency:		
Health Conditions:		

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Long-Term Care | Life | Disability | Annuities | Medicare | Benefits

Tools and Resources for Success in the Insurance and Annuity Markets

Training

- Online Training—AIB and third-party training, many recorded—all lines topics
- Participation in local, regional and national partner conferences and other events
- Complimentary web-based CE vouchers for affiliated producers
- One-on-one—stop by the office or call

Marketing Materials

- Newspaper and other ads
- Prospecting letters—individual, group and strategic partners
- Topical “byline” articles (great for clients/prospect drip marketing)
- Third-Party generic and carrier brochures for individual and group marketing
- LTC cost of care surveys
- Insurance planning client fact finders
- Medicaid/Medicare eligibility info
- Tips on establishing alliances with other client advisors (CPA’s, attorneys, advisors)
- Selling concept pieces
- Seminar marketing
- Tax guides
- “Partner Perks” discounted third-party resources

PowerPoint® Presentations

- Individual and group slide deck presentations (LTCL, Life, DI, etc.)

Strategic Partnerships

- “Turn-Key Talent” program—subject matter experts in your area for client joint work

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Safe Money Alternatives

Right for Your Clients...Right for You!

78.2 million baby boomers will retire over the next two decades, and boomers are living longer. Low CD interest rates and a stock market uncertainty have many consumers listing protection of principal and concern about outliving their assets as their primary concerns during retirement.

Fixed deferred and immediate income annuities can address these concerns for your clients!

Do You Have Clients Looking For:

- | | | |
|--------------------------|---|--|
| • Guarantee of principal | = | Peace of mind |
| • Tax deferred earnings | = | Faster accumulation |
| • Interest guarantees | = | Flexibility, choice of interest rates |
| • Liquidity | = | Annual surrender charge free withdrawals |
| • Designated beneficiary | = | Probate avoidance—save time and money |

We can help! Talk to us about fixed deferred annuities!

If You Are Life Insurance Licensed, We Can Help You:

- Provide clients with financial peace of mind through protection of principal and guaranteed income for life
- Create an additional income stream while focusing on your core business
- Take advantage of a huge marketplace: \$5.9 trillion in bank accounts and CDs

Get started today! Complete and fax back this sheet to us at 518-371-6131 or call 800-695-8224 x136.

Your Name:	
Your Firm Name:	
Email Address:	Phone:
Address:	

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AIB Annuity Department Highlights

Jeannie Knapp

Annuity Sales Support

jknapp@advisorsib.com

800-695-8224 x136

Fixed Annuities Highlights:

- Multi-Year Guarantee Annuities (MYGAs), Indexed Annuities
- Complimentary Annuity Rate Watch software subscription

Income Annuities Highlights:

- Single Premium Immediate Annuities (SPIAs), Deferred Income Annuities (DIAs), Qualified Longevity Annuity Contracts (QLACs)
- Medicaid SPIAs (non-NY)
- Guaranteed lifetime income riders

Linked Benefit Annuities: (Annuities with LTC Riders; Non-NY)

- One America, simplified underwriting (phone call, script check only)
- Cross-border opportunities, tax-qualified money

Defined Benefit Plan Terminations:

- PBGC premiums rising
- Administration costs too high? (TPAs)
- Often underfunded frozen plan
- Carve out "actives" or "retirees" – insurance company mirrors plan

Structured Settlements:

- Usually plaintiff side
- Specialized firm
- Court approved settlements

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AIB Broker Profile

NY/National – Long-Term Care Brokers, Ltd.

Thank you for your interest in our Brokerage General Agency. We protect our agents' personal and business information and never share information with anyone other than our insurance carriers.

Please complete the below information and FAX (518-371-6131) or Email (contracting@advisorsib.com) this form back to Naz McLellan in our Licensing and Contracting Department.

If you need help or have any questions, please call Naz at 518-688-8108.

Thank you, we look forward to a long and profitable relationship together!

Sincerely,

Bob Vandy

Broker Name:		Agency Name:		Date:
Assistant Name:		Mailing Address:		
Best Way To Contact You:		Email:		
Work Phone:	Cell Phone:		Fax:	
SSN:	DOB (MM/DD/YYYY):			
Commissions Paid To:			Have You Completed a New Business Application: <input type="checkbox"/> Y <input type="checkbox"/> N	
Client Name:		Resident State:		
Company:		Product:		
List Insurance Carriers you are currently Appointed to or have been Appointed, and have you submitted new business with any of these carriers in the last 6 months and what States were you Appointed in				
Remarks:				

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LTC Pre-Qualification Health Form

Fax to 518.688.8139 | Need Help? 800.695.8224

Broker Name:		Phone:		Email:																													
Client Name:			DOB (MM/DD/YYYY):		State:																												
Height:	Weight:	Smoker: <input type="checkbox"/> Y <input type="checkbox"/> N	Spouse Applying (If yes, complete separate form): <input type="checkbox"/> Y <input type="checkbox"/> N																														
<p>Do you have symptoms of, or within the last 10 years, have you received medical advice, diagnosis or treatment or consulted with a member of the medical profession for any of the following conditions (check all that apply):</p> <table style="width: 100%;"> <tr> <td><input type="checkbox"/> Heart Disease</td> <td><input type="checkbox"/> Paralysis</td> <td><input type="checkbox"/> Alcoholism</td> <td><input type="checkbox"/> Fainting Spells</td> </tr> <tr> <td><input type="checkbox"/> Coronary Artery</td> <td><input type="checkbox"/> Stroke</td> <td><input type="checkbox"/> Drug Addiction</td> <td><input type="checkbox"/> Dizziness</td> </tr> <tr> <td><input type="checkbox"/> Circulatory</td> <td><input type="checkbox"/> Bowel</td> <td><input type="checkbox"/> Osteoporosis</td> <td><input type="checkbox"/> Seizures</td> </tr> <tr> <td><input type="checkbox"/> High Blood Pressure</td> <td><input type="checkbox"/> Bladder</td> <td><input type="checkbox"/> Arthritis</td> <td><input type="checkbox"/> Tremors</td> </tr> <tr> <td><input type="checkbox"/> Leukemia</td> <td><input type="checkbox"/> Prostate</td> <td><input type="checkbox"/> Reproductive Disorders</td> <td><input type="checkbox"/> Diabetes</td> </tr> <tr> <td><input type="checkbox"/> Lymphoma</td> <td><input type="checkbox"/> Kidney</td> <td><input type="checkbox"/> Respiratory</td> <td><input type="checkbox"/> Liver Disorders</td> </tr> <tr> <td><input type="checkbox"/> Cancer</td> <td><input type="checkbox"/> Depression</td> <td><input type="checkbox"/> Shortness of Breath</td> <td></td> </tr> </table>						<input type="checkbox"/> Heart Disease	<input type="checkbox"/> Paralysis	<input type="checkbox"/> Alcoholism	<input type="checkbox"/> Fainting Spells	<input type="checkbox"/> Coronary Artery	<input type="checkbox"/> Stroke	<input type="checkbox"/> Drug Addiction	<input type="checkbox"/> Dizziness	<input type="checkbox"/> Circulatory	<input type="checkbox"/> Bowel	<input type="checkbox"/> Osteoporosis	<input type="checkbox"/> Seizures	<input type="checkbox"/> High Blood Pressure	<input type="checkbox"/> Bladder	<input type="checkbox"/> Arthritis	<input type="checkbox"/> Tremors	<input type="checkbox"/> Leukemia	<input type="checkbox"/> Prostate	<input type="checkbox"/> Reproductive Disorders	<input type="checkbox"/> Diabetes	<input type="checkbox"/> Lymphoma	<input type="checkbox"/> Kidney	<input type="checkbox"/> Respiratory	<input type="checkbox"/> Liver Disorders	<input type="checkbox"/> Cancer	<input type="checkbox"/> Depression	<input type="checkbox"/> Shortness of Breath	
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Question #:		Date of Onset (MM/DD/YYYY):																															
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Medications:																																	
Have you received physical therapy in the past 12 months? <input type="checkbox"/> Y <input type="checkbox"/> N				Date (MM/DD/YYYY):																													
Details:																																	
Have you been hospitalized in the last 10 years? <input type="checkbox"/> Y <input type="checkbox"/> N				Date (MM/DD/YYYY):																													
Details:																																	
Are you presently, or in the past, collecting Social Security Disability or other disability benefits? <input type="checkbox"/> Y <input type="checkbox"/> N				Date (MM/DD/YYYY):																													
Details:																																	
Have you been previously declined for long-term care insurance? <input type="checkbox"/> Y <input type="checkbox"/> N				Date (MM/DD/YYYY):																													
Carrier and reason(s):																																	
Is there family history of dementia or Alzheimers (parents or siblings)? <input type="checkbox"/> Y <input type="checkbox"/> N																																	
Details:																																	

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LTCI Field Underwriting Quick Reference

Things To Do Before the Application is Submitted

Underwriting has tightened, as have carrier expectations, for approvable applications. Thorough “pre-underwriting” is vital! While we can never be 100% sure of issuance, these guidelines will help head-off unforeseen declines or client hesitation and increase your chances for placing business! Keep in mind:

- Check your applicant’s height and weight; obesity or being too petite can be an issue for insurability
- Has the client had a full physical with lab work in the past two years? This is required with MOO to process
- Inquire about family medical history. Some carriers will rate an applicant up and/or limit benefits if a parent has had Alzheimer’s or memory loss
- Answer underwriting questions thoroughly; APS likely to reveal anyway; omitting information may backfire
- Prepare clients for the process - likely to receive a 30-60 minute phone call to verify app questions and other info; make them aware of other likely underwriting requirements for their age and medical history

Common “Auto-Declines” With All LTCI Carriers:

- Current oxygen use
- Quad cane use
- Two or more strokes
- Narcotic pain killers: Oxycontin, Hydrocodone, Vicodin, Percoset, Tramadol, Ultram, others
- Cognitive impairment meds: Abilify, Aricept, others
- Overweight: when in doubt please check with our underwriter. Many people exceed the max allowable weight and carriers are typically not flexible (1 lb. over the max weight would be uninsurable)

Common Conditions *Rarely* Insurable:

- Hepatitis C
- SSDI or other disability benefit collection
- Multiple cancers
- Systemic lupus
- Prior LTCI decline (AIB estimates that only ~5% of previously declined LTCI applications receive an offer with Genworth as they’re the only carrier that will even consider someone who’s been previously declined)

Conditions Where One Carrier *May* Consider:

- Insulin dependent diabetes: Mutual of Omaha up to 45 units and diabetic less than 20 years, at best 25% rating
- One stroke: Mutual of Omaha after 12 months; Transamerica after 24 months
- Cirrhosis of the liver: Genworth - rated after 60 months, no alcohol for 60 months, no complications, not in transplant program, USA – select (impaired) class, asymptomatic, no ascites or dialysis

Our Policy is Taking Care of You

Long-Term Care | Life | Disability | Annuities | Medicare | Benefits

Long Term Care Insurance Planning Options Overview

Type of Plan	Pros	Cons
Traditional	Premium dollar vs. benefit dollar, offers most benefit per premium dollar	Rates not guaranteed*
	Riders, more numerous & flexible	Underwriting generally most stringent
	Inflation benefit: simple, compound or purchased, often included in plan designs	Lack of benefit if LTC not used (unless ROP rider is chosen)
	Partnership asset protection	Fewer cash/indemnity options vs. others
	Tax incentive availability	May not provide death benefit if LTC not needed (unless ROP chosen)
“Linked Benefit” Life with Rider (Asset Based)	Can be “once & done” premium	Lack of tax incentives**
	Premiums may be guaranteed	Less flexibility in riders vs. LTCI
	Can offer ROP of all or portion of premium	Lack of partnership asset protection
	Can fund with single premium or multi-pay	Using “my money first” for LTC claim
	Designs generally favor LTC benefit vs. death benefit	
	More cash/indemnity options vs. traditional	
	Resolves “use it or lose it” client concerns	
Traditional Life with Rider	Designs generally favor life insurance death benefit “leverage” vs. LTC	Lack of tax incentives**
	Premiums & death benefit may be guaranteed	Lack of partnership asset protection
	Generally largest death benefit vs. other options	Dollars used for LTC/chronic reduce ultimate life insurance benefit
	Certain policies can be “third party” owned e.g. by ILIT	Need to be aware of difference between “chronic illness”/LTC riders
	More cash/indemnity options vs. traditional	
	Resolves “use it or lose it” client concerns	
Annuity with Rider (not available in all states)	Underwriting may be a bit less stringent	Lack of tax incentives**
	Resolves “use it or lose it” client concerns	Lack of partnership asset protection
	Annuity value and/or LTC benefit can grow in value over time, depending on performance	Using “my money first” for LTC claim
		Generally, total LTC benefit limited to 2x or 3x deposit/premium
		Annuity cash values may reduce each year because of LTC rider charges

Client uninsurable? Contact us for the “true freedom” solution!

* One carrier in the LTCI space does currently guarantee its premiums in certain circumstances; see also November 2016 SOA LTCI Pricing Study, which provides perspectives on rate stability on LTCI in 2016+

** Funds withdrawn from a policy with a tax qualified LTC rider are generally not subject to income tax; funds withdrawn from an annuity without a TQ LTC rider may be subject to income taxation.

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Turn-Key Talent: Your Streamlined Solution to Insurance Sales

Are You:

- Busy with your core line(s) of business?
- Too busy to learn all you need to know about insurance & annuity product options (Life, LTCI, DI, etc.) & all the choices available today?
- Aware of the revenue you're missing out on?

We Can Help:

Turn-Key Talent is a service that was created for our affiliated insurance agents, P&C agencies, financial advisors & planners, as well as estate planning attorneys, CPAs and RIA firms. The service acts as a partnership between you and a "subject matter expert" planning specialist affiliated with AIB.

As a company comprised of experienced professionals with niche expertise in insurance & annuity planning, including life insurance, LTC insurance (ALL forms), Income Protection (Disability Income), Annuities and more, AIB is able to cultivate partnering relationships between our experienced Regional reps & affiliated agents and other busy financial professionals. Partnering with one of our specialists is typically done on a split or shared commission basis.

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- Provide you with an additional income stream without the additional workload
- Protect you from the potential liability of not providing clients with the proper insurance coverage
- Save you the time and money required to stay up to date on the frequent changes in insurance products and laws
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- Give you access to your own "subject matter expert" who handles client education, product design, consults and administration
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For information fax or email back to: 518-371-6131 Attn: Bob Vandy or bvandy@advisorsib.com

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