

# StrateCision, Inc. Newsletter

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August 2014



Dear Ted Pass,

StrateCision hopes everyone is enjoying the summer, and also enjoying using their LTCI comparison tools to help their clients choose the right policy. Below is some news about these tools. Please take a moment to see the latest from StrateCision.

## Now showing: Short Term Care Insurance

If you sell long-term care insurance you know how valuable it can be to your clients. But you also know that it's seen as too expensive by many clients, and that many won't qualify for LTCI.



As a result, a number of LTC agents are broadening their offerings by including **Short Term Care policies** in their portfolios. These plans cover home or facility care with a shorter benefit period, typically 3 months to 1 year. The lower cost and easier underwriting let you offer coverage to clients for whom LTCI is not an option.

StrateCision has for years provided the industry standard software for comparative pricing of **LTC policies**, now introduces a **Short Term Care Supplement**, which does the same comparisons for **STC policies**. You can use this Supplement to get started with **STC**, learning what the plans cover, the benefit options, and what they cost.

With the LTC Quote Plus **STC Supplement**, you can compare both LTC and **STC** plans, depending on the benefit period you choose. The similarities and differences between LTC and **STC** plans are shown, so you can help your clients make their best choice.

If **STC** plans make sense to you as an option for some clients, our **STC Supplement** lets you compare those plans the same way you do now for **LTC**.

The Supplement is available for **LTC Quote Plus** and for **LTC WebQuote** accounts. Contact us for pricing and to subscribe.

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## Use LTC WebQuote on an iPad!

Many agents have online access to StrateCision's LTCI comparison tools through the LTC WebQuote and LTC WebAdvisor programs. Many general agents and large brokerages offer these programs to their producers on their websites.



StrateCision can now offer these web accounts access by tablets with touch-sensitive screens, such as the iPad, Samsung Android tablets, and Microsoft Surface. For a small monthly cost, any web account can enable use by tablets, and even large cellphones. Use 2-finger resizing to expand and shrink the screen as needed, and take advantage of the features of modern day mobile computing devices.

If you administer a StrateCision web account, contact us for pricing and to get started with this new feature. If you are an agent using our web comparisons, contact your account managers and ask for this major enhancement.

## Old Versions to be Discontinued

**Upgrade now and save with a prorated price**

StrateCision's original LTCI comparison programs, LTC Advisor and LTC Quote, were developed using an older 16-bit technology. Although we are still offering them, they have reached the end of their useful life, since current 64-bit versions of Windows do not support these older applications.

StrateCision will therefore stop offering these older versions at the end of 2014, and anyone with an older version will need to upgrade to the current versions, LTC Quote Plus and LTC Advisor Plus. These versions are more reliable, allow much easier updating, and have features not available in the older programs.

If you are using LTC Advisor or LTC Quote, why not upgrade now? If you have at least 3 months left on your subscription, pay only the prorated difference to get the new version. (Example: if your subscription ends on Dec 31, 2014, the upgrade cost would be less than \$41.70).

Contact us to take advantage of this pricing and start using the up-to-date versions of these Industry Standard comparison tools.

## Issue Age

Many LTC carriers let applicants use their prior age when applying, for some period of time after their birthday. Often the period is 30 days, and the result is a reduced premium which clients welcome.

Some agents try to take advantage of this while others prefer to see actual age quoted, assuming the grace period will be over by the time the application is submitted. StrateCision's **LTC Quote Plus** now gives you the choice of calculating premium based on actual age or previous (issue) age.

To see quotes based on actual age, click Setup on the Quote Plus main menu and check **Prevent Age Adjustment**. To use Issue Age when available, make sure this line is not checked. Note that if you enter a client's age and not birthdate in the program, that age will be used in all cases, since a separate Issue Age can't be calculated.

## Improvements to Search

### Or don't you search?

We are frequently surprised when users of our  LTC Quote Plus and LTC WebQuote software tell us they have never used the Search feature and don't know what it's for.

Searching lets you choose a plan design for your client and then find all policies available to the client that have those benefits. It gives you a quick snapshot of the entire LTCI market in the client's state, sorted from the lowest priced to the highest priced policy. Agents with a sense of adventure who have tried clicking the Search option have been rewarded with a comprehensive list of available plans that they can share with their clients or further modify, removing policies that they don't want to consider.

Recently we've added new options to Search, so now you can search for Partnership plans, search by gender, and see more inflation options than previously.

So if you have been using Search, you'll find it even more useful now. If you haven't searched, gather your courage and click the Search button. You won't break anything and you may decide you've been missing something really valuable.

## In Conclusion

StrateCision sends newsletters from time to time to notify interested persons of new products, improvements, and other changes involving our programs and the LTCI industry. We welcome feedback from you the recipient, regarding the

content of these letters and what you would like to see more (or less) of. Send feedback to [sales@ltca.com](mailto:sales@ltca.com).

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email: [sales@ltca.com](mailto:sales@ltca.com)  
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