

Lock members into your credit union for the long-term

with UnitedLTC Long-Term
Care Insurance Program.



Maintaining your most valuable membership base is critical for credit unions.

The dramatic decline in credit union membership of the 55-64 and 65+ age groups (see below) is causing many credit unions to actively seek out new member strategies specifically geared toward attracting and retaining this important member segment. That strategy? An easy-to-add, and affordably effective, Long-Term Care Insurance Program from UnitedLTC.

UnitedLTC Long-Term Care Insurance Program answers the needs of this valuable member group with an insurance solution that can help make sure the retirement they've always planned for is the retirement they actually get.

But for credit unions, it is something more: an effective strategy for keeping these important members engaged with your credit union, all while providing you with additional non-interest income. Since 2005, the program has made over \$4 million in royalty payments to credit unions.

UnitedLTC Long-Term Care Insurance Program creates a compelling financial reason for members to stay with your credit union by giving them access to a selection of policies from several leading carriers along with an experienced representative who can help them design a policy that fits their lifestyle. Making UnitedLTC Long-Term Care Insurance Program available to your members is one of the strongest ways to help protect your members' assets and keep your members working with you now and in the years

Why add UnitedLTC Long-Term Care Insurance Program to your member insurance program?

Turnkey easy. Powerfully effective.

UnitedLTC Long-Term Care Insurance Program was specifically designed to make it easy for credit unions to make this member insurance product available without disrupting daily operations or requiring significant resources.

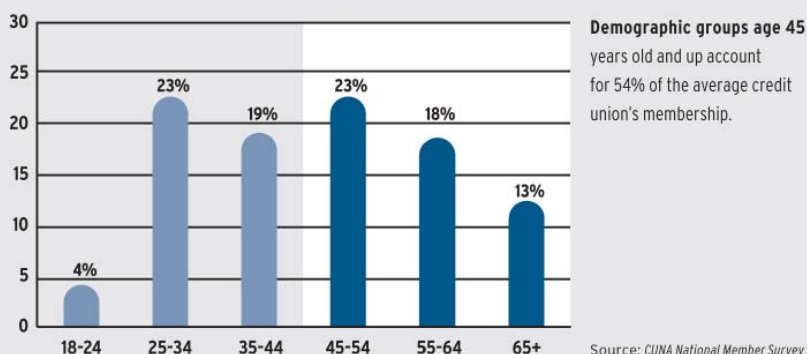
When you make UnitedLTC Long-Term Care Insurance Program available, you're gaining an entire team that will work tirelessly—and seamlessly—to support your credit union and your members. You can see your program's results and watch your non-interest income grow with our Webbased management reporting tools. We handle all the work—and your credit union gets all the credit.

Serving your members better with smarter segmentation.

Matching the right offer with the right customer is at the core of how we do business. We use a combination of member demographics, attitudes, consumer preferences, and purchase history to make sure our mailing plans are targeted toward the right members for long-term care insurance. Our direct marketing plans show real "member respect" by putting more emphasis on members who are most likely to purchase. This sophisticated segmentation and targeting allows us to consistently grow your non-interest income while being respectful of your members' needs.

The challenge: Keeping your membership stronger—longer.

Credit Union Penetration U.S. Adults • Membership by Age



Powerful features for your members. Real benefits for your credit union.

UnitedLTC Long-Term Care Insurance Program is an ideal member retention strategy that locks members into your credit union.

Leading Carriers

UnitedLTC Long-Term Care Insurance Program includes long term care insurance products from many well-known carriers, which allows us to match products to meet members' specific situations.

Efficient Mailing

The direct mailing component of UnitedLTC's Long-Term Care Insurance Program uses advanced regression models and demographic research to specifically target members most likely to be interested in long-term care. This lead generation format gives interested members multiple channels in which to work with a local Long-Term Care Insurance Representative (e.g., toll-free number, Web request, or postage paid response device).

Sales Force

Our team of representatives works directly with interested members, typically meeting with the member in the convenience of their own home. A customized long-term care insurance solution is suggested only after fully understanding your member's specific needs. And our Long-Term Care Insurance Representatives are true experts, contractually obligated and licensed to sell long-term care insurance.

Staff Training

Comprehensive staff training materials are provided for your use in building staff awareness and effectiveness through convenient Web-based e-learning channels.

Marketing Extras

For those credit unions wanting to further promote long-term care insurance to their members, we offer a number of no-cost ways to gain member interest (such as lobby brochures, statement inserts, seminars, lunch-and learns, participant and public education, newsletter articles, and Internet links).

UnitedLTC Navigator

Web-based and always on, UnitedLTC Navigator is your online resource for information, metrics, and even additional free marketing materials for your Long-Term Care Insurance Program.

Member Service

Participating members receive superior, "one point of contact" care from UnitedLTC for all service, regardless of the carrier selected.

Comprehensive Member Coverage

All policies are comprehensive and cover a wide range of long-term care options including:

- Skilled Care
- Assisted Living
- Custodial Care Facilities

Flexible for Any Member Need Benefits are payable for:

- Community-Based Care
- Home Health Care
- Adult Day Care
- Assisted Care Facilities
- Nursing Home Care
- Respite Care

UnitedLTC is a marketing name for UnitedLTC Network, its affiliates and subsidiaries, including licensed insurance agencies that offer long term care insurance to credit union members through the program described in these materials. Long-term care insurance policies are issued by multiple independent licensed insurance carriers. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by credit unions. Your credit union enables this insurance program to be offered and is entitled to compensation from UnitedLTC.

UnitedLTC's Long-Term
Care Insurance Program can
help retain your most
valued members and help
strengthen your credit union
at the same time.

Let us show you how.
Contact your UnitedLTC Sales Executive
800.975.1945.

