



### UPCOMING...

Don't forget about the upcoming conference call this Thursday, **February 18, 2010**. During the call, Heartland LTC will provide an "overview" of the LTCI companies we represent and why we suggest the company's products we do.

The call is from **10:00am – 11:00am Mountain Standard Time (9:00am–10:00am Pacific)**

[Click here to RSVP](#)

*Please see below for more Heartland LTC training classes and teleconferences!*

### DON'T FORGET TO SAVE THE DATE...

**March 2, 2010** – Heartland LTC is very excited to announce **Cindy Eisenhower from John Hancock is coming back** to Phoenix! Cindy has agreed to conduct a **"LTCI Sales Training"** class specifically for Heartland LTC. Cindy Eisenhower was the presenter for the AZ Partnership Classes sponsored by John Hancock and Heartland LTC. If you attended one of these classes, you have seen what a dynamic and informative speaker she is. However, if you have not had the opportunity to see Cindy speak – this is one session **you will NOT want to miss**.

During this session, Cindy will discuss many different sales techniques on how to include long-term care planning in your client's financial/retirement plan.

#### **Mark your calendars for:**

Date: Tuesday, March 2<sup>nd</sup>, 2010  
Time: 8:30am – 11:30am  
Location: Heartland LTC Education Center

Seating is **very limited** so if you have not RSVP'd already, do so today!!

[Click here to RSVP](#)

## **HAVE YOU REGISTERED...**

Heartland LTC is pleased to introduce a **NEW and ENHANCED Producer Website!** The new website will allow all Heartland LTC appointed producers to run their own LTCI comparison illustrations and download company forms. As an incentive, Heartland LTC will be holding a drawing on April 1, 2010 (NO JOKE!) for an **ACER Laptop!!** This laptop also includes a DVD+RW/CD-RW Drive.

Once you have registered, your name will be entered into the drawing so make sure you **visit the site and register today!!**

[www.heartlandltc.com](http://www.heartlandltc.com)

## **COMPANY UPDATES...**

### **Genworth Financial:**

If you missed Heartland LTC's past training sessions on the new Pension Protection Act, Genworth conducted a very informative teleconference earlier this month. Their call is recorded so if you would like to listen to the call (highly recommended), the information is as follows:

Phone Number: (800) 839-3420  
Passcode: 5869  
Speaker: Bart Bradshaw, Advanced Marketing Attorney

Genworth has done a terrific job at disseminating information regarding the Pension Protection Act. If you would like additional information on the Pension Protection Act and how to apply it to your practice, please contact our office today.

### **Metlife:**

New applications have been introduced for both the individual and the multi-life. Please contact Heartland LTC to make sure you have the most current materials before taking an application.

Metlife has also made several changes to their multi-life program so make sure you give us a call!

### **Prudential:**

New Personal Worksheets and Product Brochures have been introduced in Arizona. Please make sure to contact our office to request new Personal Worksheets.

### **Transamerica:**

Looking for "guaranteed" LTCI premiums? Well look no further. Transamerica is now offering a ten-pay premium along with a 10-year rate guarantee. Can't beat that!!

## "UPDATED" HEARTLAND LTC TRAINING SCHEDULE...

### February Sessions

2-18-10 **Teleconference**  
LTCI Company Overview  
10:00am – 10:45am MST  
[Click here to RSVP](#)

2-25-10 **In-House**  
LTCI Worksite/Executive Carve-  
Outs and Associations  
9:00am – 11:30am MST  
[Click here to RSVP](#)

### March Sessions

3-4-10 **In-House**  
LTCI Overview/Basics  
9:00am – 11:30am MST  
[Click here to RSVP](#)

3-11-10 **Teleconference**  
LTCI as part of your  
client's Financial Plan  
10:00am – 10:45am MST  
[Click here to RSVP](#)

3-18-10 **Teleconference**  
Carrier Focus – Genworth  
10:00am – 10:45am MST  
[Click here to RSVP](#)

3-25-10 **In-House**  
LTCI Hybrid Products  
9:00am - 11:30am MST  
[Click here to RSVP](#)

### AS A REMINDER...

One of the many benefits of working with Heartland LTC, is the ability to utilize our conference room and training room. Should you need a professional environment to meet with a client or to hold a client seminar, please give us a call and reserve one of our rooms today.

### WHY HEARTLAND LTC...

Heartland LTC is one of the few Brokerage General Agencies in the industry that focuses entirely on LTC Insurance. With long-term care insurance, there is no "one-size-fits-all", and we believe that financial stability, industry creditability, health risks, and product offerings must all be equally reviewed for a true "fit" for your client. Whether you have an individual or group case, Heartland LTC can help. Don't delay, call us today and we will get you started!

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