

## Need Help Identifying the Right Clients? Look No Further!

When it comes to finding the right clients for a conversation about the value of a plan with the NeverStop Wellness Rewards program (NeverStop), the field is wide and deep! Set yourself apart, and start opening client conversations about products that can offer future financial security and improved health and wellness for today!



### **Meet Rita, *Health enthusiast***

Rita is 55 and committed to a healthy lifestyle. She's been eating a plant-based diet for the last 5 years, practices yoga twice a week and swims at the local Y Mondays and Fridays. She has a lot of energy and loves her active lifestyle. She also wants to keep it that way.

Needless to say, Rita anticipates a long life and knows it will likely bring the natural decline that comes from aging. She wants to plan for future care, as well as do what she can today to ward it off!

### **Why talk to Rita about a plan with NeverStop:**

- ✓ Committed to maintaining a healthy lifestyle
- ✓ Values being active and independent
- ✓ Appreciates the benefit of working with a NeverStop health coach
- ✓ Welcomes the opportunity to get rewarded for her healthy lifestyle while planning for long-term care

### **Clients like Rita:**

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## **Meet Dan, *Enjoying retirement***

Don is 60 and recently retired. He's active in his community and regularly improving his golf game! He's never thought too much about his health. He does what he can to eat well and feels his active lifestyle meets any need for exercise.

He's currently managing his high blood pressure well and a few other minor health conditions, though likely carries a little extra weight. He's lost a few good friends to unanticipated health conditions and it was sobering to see. He suspects he could do more to keep himself independent and active for as long as possible and not sure where to begin. He'd hate to be a burden to his family should he someday need care.

### **Why talk to Dan about a plan with NeverStop:**

- ✓ He knows he's not indestructible
- ✓ He's lost friends to unanticipated illness
- ✓ He wants to protect his family from a need for long-term care
- ✓ He needs advice and guidance for a healthier lifestyle

### **Clients like Dan:**

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## Meet John and Grace, *Focused on future planning*

John is 68 and has a Whole Life policy with \$300,000 in cash value. He and his family are successful and doing well, though his wife, Grace, manages a chronic condition that likely makes her uninsurable for traditional LTC insurance. The years of needing a large life insurance policy are behind them; John is now focused on preparing for the day they might need long-term care.

John is open to transferring \$150,000 of his policy’s cash value, via a 1035 Exchange, to an EquitTrust Bridge annuity. He likes that both the premium and benefits (used for qualified LTC services) will be tax free, and coverage can be guaranteed. And getting access to a wellness coach can help he and Grace remain independent and active for as long as possible, all while growing their benefits at no additional cost.

### Why talk to John and Grace about a plan with NeverStop:

- ✓ They have lazy assets that can be better repositioned to meet current needs
- ✓ They can purchase coverage without tapping current income
- ✓ Premium and benefits for their LTC protection are tax free
- ✓ Coverage can be medically guaranteed issued for Grace

### Clients like John and Grace:

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### **Meet Priscilla, *Single and concerned about LTC***

Priscilla is 58 and lost her husband to cancer in the past year. She was his sole caregiver for two years; their one child lives many miles away. Priscilla wants the peace of mind of knowing that if she too needs long-term care someday, she will have the resources and options to get the care she needs, without burdening her family.

Priscilla also knows now is the time to start focusing on herself – her physical and emotional health were significantly impacted by her caregiving years.

#### **Why talk to Priscilla about a plan with NeverStop:**

- ✓ Being a single woman with no local family, she needs coverage to ensure access to the care she may need
- ✓ The NeverStop health coaches can help Priscilla set goals and identify action steps for regaining her health
- ✓ As Priscilla's needs change over time, her team of NeverStop health coaches will be by her side, ensuring her plan continues to meet her needs

#### **Clients like Priscilla:**

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