

AGENT USE ONLY

# Edge

# THE LTC

THE

FOURTH QUARTER 1997

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# Long-Term Care Products—

## Where do they fit in New York Life's Portfolio of Products?

**W**here does long-term care fit in New York Life's portfolio of products? According to Chairman Sy Sternberg, long-term care is the perfect complement to the company's core products.

"New York Life's diversification into related business fully supports our core life and annuity product line. LTC insurance is an excellent example," says Sternberg. "It's not only a fine product on its own, but it can open the door for estate conservation sales. And pairing annuities and LTC insurance creates a financially smart package for those concerned about their senior years. For agents, the sales opportunities created by New York Life's long-term care products are tremendous."

Bob Smith, senior vice president, Special Markets, reinforces that view. "LTCSelect, our newest long-term care product, gives you the opportunity to make the most of a growing market. It is such a strong product that we expect to be one of the leading providers of

LTC coverage in the years to come," he says. "This is significant because penetrating this market is a reliable stepping stone to the cross-sale of life and annuity products."

Smith adds, the growing focus on long-term care isn't a short-term trend. "By the year 2010, it's estimated that the 50+ population will be 96 million strong," he says. "That means opportunities within the senior market will continue to grow well into the next century. With New York Life's long-term care insurance, agents have a product that can help clients take control of their future."

## Show and Tell... and Sell!

### Put that flip chart to work for you

**C**all it what you will, the flip chart method of selling has many advantages—it helps keep your presentation paced and professional, it puts key selling points in print for the prospect, and it allows you to display pointed graphics, charts and other visual aids that have more impact when seen than said.

Here at NYLIFE Administration Corp., we've seen the difference that a flip chart can make in turning prospects into customers. That's why we developed the LTCSelect Sales Presentation. (See the Third Quarter 1997 issue of



**New York Life's Long-Term Care Products open the door to a world of sales opportunities!**

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