

NAILBA ID trends

Debuting at NAILBA38 is ID Trends, a full color publication offering benchmark industry data trends, and showcasing products and services in the independent brokerage market. As a replacement to the annual meeting's Product Preview, ID Trends will highlight specific business categories that include:

- ▶ Annuities
- ▶ Disability insurance
- ▶ Group Benefits
- ▶ Health insurance
- ▶ Life insurance
- ▶ Life Settlements
- ▶ Long-term care
- ▶ Management software
- ▶ Marketing services
- ▶ Short-term care
- ▶ Technology

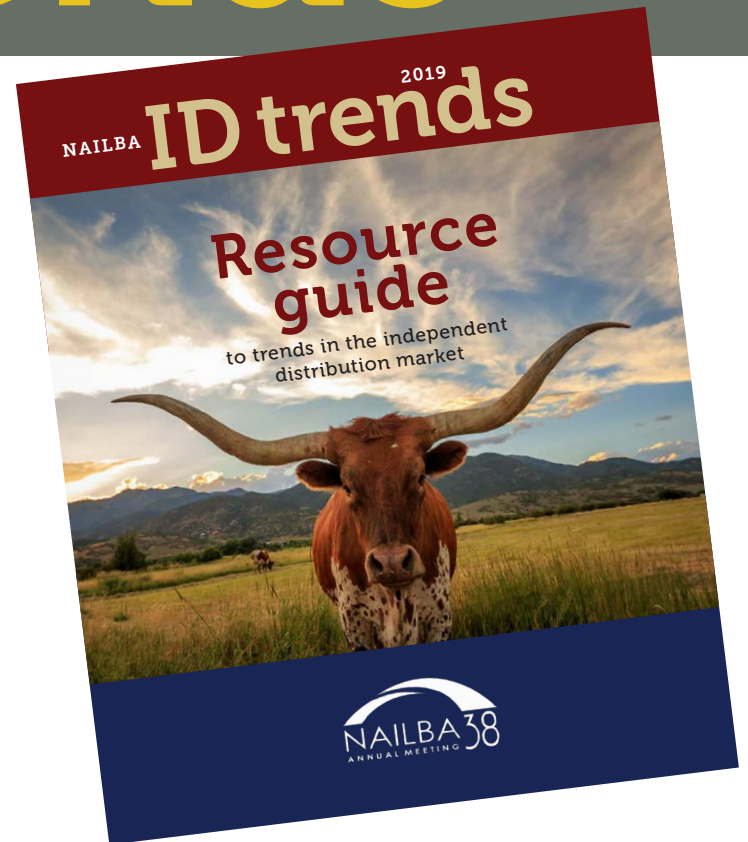
Step out front as a trendsetter in your business category

ID Trends will be distributed to the anticipated 800+ attendees at NAILBA38, as well as 200,000 independent brokerage agencies and industry advisors through digital distribution and NAILBA.org.

Sponsor Spotlight Package

Combines audio/video and print to ensure message momentum throughout NAILBA38 and beyond. A page in ID Trends will be designed by NAILBA using sponsor's content and a 1/3 page ad to explain how the company is positioned to help shape market trends. To further the messaging, an audio-point (3-5 minute mini-webinar of audio & PowerPoint) message will be produced and included in Playback NAILBA38 with presentations from the annual meeting. This audio-point message will be delivered via email to all NAILBA38 attendees, as well as be hosted on www.PlaybackNAILBA.com for up to three months after NAILBA38.

- ▶ Sponsor logo/image and 250 – 300 words provided by sponsor will be laid out in a 2/3-page article
- ▶ 1/3 horizontal ad offers visibility for a call-to-action message, contact information and NAILBA booth number
- ▶ Inclusion of brand message on Playback NAILBA which will be sent to attendees and hosted on PlaybackNAILBA.com for downloading
- ▶ \$3,200 for both print and audio-point, with additional charge for copywriting and/or ad design



Exhibitor Showcase Piece

In addition to the Exhibitor Index listing, ID Trends offers 1/6-page descriptions to highlight involvement and exhibit offerings

- ▶ Logo or Company name
- ▶ Image or cover of brochure in high res format
- ▶ Copy of 35 – 40 words and booth number
- ▶ \$450

Full Page Ad

Provides placement opportunity adjacent to original content and industry stats for a must-read by any independent broker and advisor.

- ▶ Advertiser-provided 4/color ads
- ▶ \$2,500 with additional charge for copywriting and ad design

Ensure your business is part of what's trending in the market.
Reserve your space and audio-point today!

Pam Sheehan: PSheehan@nailba.org • 303-503-6305

Myths & facts of LTC protection

Retirement readiness risks come in all shapes and sizes, and few looms larger than the potential cost of long-term care (LTC). Most financial professionals understand the magnitude of this risk; however, preparing clients to address LTC costs often means overcoming a set of well-entrenched myths. Understanding some common myths in advance and becoming well-versed in the facts can change the course of the conversation. And most importantly, it can help create a stronger retirement strategy for clients at a range of income levels.



MYTH: “My health insurance provides all the protection I need for LTC.”

FACT: Health insurance and LTC protection are not interchangeable. Health insurance helps cover the cost of medical care, while LTC benefits help pay for other potentially costly services, including help with eating, bathing and getting dressed — needs that generally grow over time.

MYTH: “I can rely on a government program to take care of me.”

FACT: Government programs are limited by financial resources and availability. It can be difficult to qualify for government programs, and each program carries specific rules and requirements for covered services.

MYTH: “I can save the money I’ll need for LTC.”

FACT: Paying LTC expenses out-of-pocket can wipe out a lifetime of savings. Today, the average cost for a private nursing home room is \$7,698 per month (\$92,376 annually).¹ At that rate, savings of \$500,000 would be depleted in just a few years. And 20 percent of Americans aged 65 or older will require LTC services for longer than five years.²

MYTH: “LTC protection is too expensive.”

FACT: There are many combinations of LTC protection features and payment options that may work with a range of financial situations. Standalone LTC policies typically are funded like other insurance policies, with monthly or annual premiums that may be subject to periodic increases. Asset-based protection can provide a healthy mix of funding options — including a single lump-sum premium or options to pay level premiums over a period of 10 to 20 years.

Long-term care protection may be their best asset

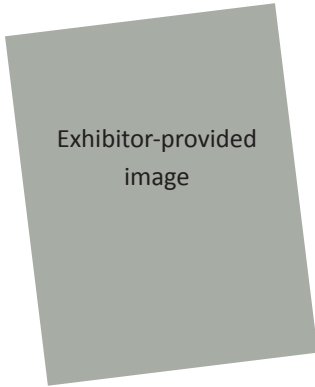
We can help you provide peace of mind for your clients by protecting them from the impact of a long-term care event. Our Care Solutions asset-based long-term care products offer lifetime benefits, so your clients may be protected as long as they need.

Call **1-866-986-9439** or visit www.oneamerica.com/nailba to learn more.

BOOTH #XXX



Company name or logo

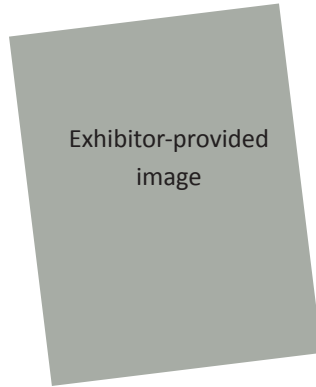


Headline for company here or slogan

Brief statement about company, or general information about offerings, or promotion of what will be displayed at company booth.

Booth #XXX

Company name or logo

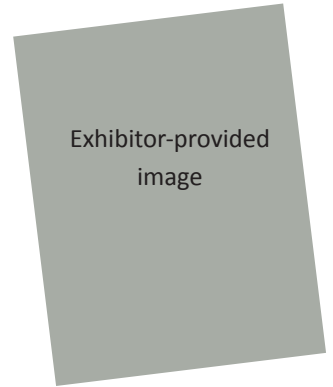


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Long-term care protection may be their best asset

We help you provide peace of mind for your clients by protecting them from the impact of a long-term care event. Our Care Solutions asset-based long-term care products offer lifetime benefits, so your clients may be protected as long as they need.

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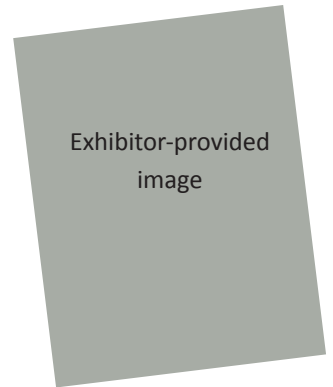


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