

Training Manual for



Collaborative — Senior — Marketing

Training Manual for Collaborative Senior Marketing

Written by
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National Care Planning Council
2020
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Printed by DMT Publishing
North Salt Lake, Utah

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Support System Tools for Collaborative Marketing Platforms

Understanding the Senior Marketing Tools from the NCPC

About The National Care Planning Council and Collaborative Senior Marketing

Collaborative Senior Marketing is a marketing concept supported by the National Care Planning Council (NCPC). This marketing concept is designed to assist senior service providers, senior organizations and senior advisers to more easily market themselves to aging seniors and their children or supporters. Collaborative Senior Marketing strategies as outlined in the “*Training Manual for Collaborative Senior Marketing*” have been devised and tested over many years by the founder of the National Care Planning Council – Thomas Day. Tom has used all of the methods and procedures outlined in the training manual to build a successful career serving the needs of aging seniors and their children.

Creation of the National Care Planning Council was a result of Tom’s efforts in serving the needs of the senior community. He realized that those individuals who take care of aging seniors such as their children, siblings, grandchildren or other supporters needed information and support in helping them deal with the challenges of their loved ones’ final years of life. Simply doing his part through his marketing efforts alone was not enough to satisfy his desire to help more people. The National Care Planning Council was a result of Tom’s desire to help the senior community.

The National Care Planning Council was initially launched in 2002 as a website for aging seniors and their families. Because the Internet was fairly new 18 years ago and there was little competition for these services on the Internet, the site became a popular landing page for people seeking help with long term care issues. Over the years, this popularity has continued and approximately 410,000 unique visitors come to the NCPC site every year. In 2006 due to the popularity of the website, it was decided to create a private membership organization out of the NCPC and offer online listing services for financial practitioners, attorneys, home care providers, seniors real estate specialists, reverse mortgage specialists, assisted living and a whole host of similar senior service providers or advisers. Over the years, additional benefits have been added for members such as marketing support options, use of the NCPC logo, use of the ghostwritten articles, care planning books, brochures and booklets and support for veterans benefits.

In 2012, the National Care Planning Council initiated a partnership with the Senior Veterans Service Alliance (SVSA) to utilize the products and services of that nonprofit organization. The NCPC became the sales agent for training materials from the Senior Veterans Service Alliance. This includes a comprehensive handbook on how to apply for veterans benefits as well as training for mandatory CLE required for accredited representatives for veterans claims benefits. The Senior Veterans Service Alliance website is a comprehensive source of information for veterans benefits. The SVSA also offers a service for assistance with applications for veterans’ and survivors’ disability and death benefits through its accredited representatives. The Senior Veterans Service Alliance does not charge any fees for assistance with veterans benefits applications. Beginning on the next page, we discuss our strategies for Collaborative Senior Marketing for individuals and companies who provide senior services.

Four Highly Effective Marketing Platforms for Collaborative Senior Marketing

The NCPC supports four highly effective marketing platforms for Collaborative Senior Marketing. In order to implement these platforms, the NCPC provides five marketing system tools for a collaborative marketing group. These system tools include: 1) the “*Training Manual for Collaborative Senior Marketing,*” 2) the “*Successful Senior Marketing System,*” 3) NCPC support for “*Local Planning Councils,*” 4) the “*Life Resource Planning System*” and; 5) the “*CLRP Designation.*” ***You can mix-and-match a purchase of any one or all of the five system tools for marketing support in order to implement any one of the the following 4 marketing platforms:***

Platform Option #1 – A Local Collaborative Senior Marketing Group

Our philosophy of organizing a local Collaborative Senior Marketing group is outlined in **Chapter 1** of the training manual. Collaborative marketing to serve aging seniors and their supporters is a natural consequence of the fragmented sources of senior services available in a local area. Senior service providers are naturally drawn to networking to provide their services to the public. Our philosophy focuses on providing free education and advice to family, relatives and other persons who are supporting the needs of aging seniors. Our “***Successful Senior Marketing System***” provides materials to advertise and promote a local Collaborative Senior Marketing Group. **Chapter 2** of the training manual provides instruction on advertising and promoting a Collaborative Marketing Group or a Local Planning Council as outlined next.

Platform Option #2 – A Local Planning Council

A local Planning Council is an organization of senior providers and advisers who wish to formally organize using a unique name and a promotional approach that provides a one-stop shopping service for families needing support for aging seniors. This formal organization also includes putting together a website and providing brochures and other material which promote the Council in the local marketing area. A Planning Council goes beyond a Collaborative Marketing Group by working together as a cohesive alliance of like-minded providers and by conducting educational workshops as a way to promote the services of the alliance. Instructions for organizing a Planning Council are found in **Chapter 3** of the training manual. Material for advertising and promoting a Council is included in the “***Successful Senior Marketing System.***” In addition, ***the National Care Planning Council will support a local Planning Council*** through listing services, consultation, online request forms and website creation and support.

Platform Option #3 – Life Resource Planning

A Collaborative Marketing Group aims to create sales leads for the group. Our philosophy for collaborative marketing focuses on planning and not on direct sales when meeting with persons who represent sales leads. Life Resource Planning was designed to accomplish the planning activities of a Collaborative Marketing Group. The LRP process easily converts leads into sales of products and services. Life Resource Planning is covered in **Chapter 4** of the training manual.

Platform Option #4 – A Life Resource Planning Council

Combining the resources of a local Planning Council with the power of Life Resource Planning results in a synergy we call the “Multiplier Effect.” Individuals and organizations working together as a “Life Resource Planning Council” can enhance sales opportunities tenfold or more over those individuals marketing alone as single practitioners. **Chapters 4 and 5** of the manual provide instructions on understanding, organizing and starting a Life Resource Planning Council.

Five Tools for Marketing Support to Implement Collaborative Senior Marketing

The National Care Planning Council provides 5 system tools for marketing support– introduced on the previous page – to implement Collaborating Senior Marketing. This support includes:

- 1. *The “Training Manual for Collaborative Senior Marketing,”***
- 2. *the “Successful Senior Marketing System,”***
- 3. *support for a “Local Planning Council” from the National Care Planning Council,***
- 4. *the “Life Resource Planning System,” and;***
- 5. *the CLRP™ Designation (Certified in Life Resource Planning).***

Any person or organization can mix-and-match a request for or purchase of any one or all of the five system tools for marketing support in order to organize and maintain any one of the marketing platforms.

Throughout the rest of this overview, we will introduce these five tools and provide a brief description of each of these systems and how they are used. In addition, the 167 page “Training Manual for Collaborative Senior Marketing” goes into great detail into how these five tools are implemented and used.

The “Training Manual for Collaborative Senior Marketing”

Training Manual for Collaborative Senior Marketing

The “*Training Manual for Collaborative Senior Marketing*” is available as a free resource in PDF format. It is also available in printed form from the NCPC for a small printing, handling and shipping cost. At the National Care Planning Council we are excited to share this valuable 174 page publication with you at no cost to you. The Training Manual is the foundation for our collaborative senior marketing philosophy. In addition to the “*Support System Tools for Collaborative Marketing Platforms,*” addendum at the beginning, the Training Manual it is organized into the following five chapters:

Chapter 1 – Collaborative Senior Marketing Will Create New Business

In Chapter 1 we discuss why there is a need to help aging seniors and their children or other supporters with the challenges of the final years. We also address the dilemma that government and business support for aging seniors is a niche market. As a result, scant advertising or promotion for assistance in this marketing niche results in the public not being able to find specific senior services or products. Our solution is to encourage senior service providers in a geographic area to form an alliance and promote themselves as an expert group who can solve aging problems and provide the needed services and products. This Collaborative Marketing Group provides free advice and education. Resulting consultations from the group with children or other supporters of aging seniors should also be provided free of charge and should focus on planning rather than selling services or products. It is our experience that this Collaborative Senior Marketing solution-based approach – creating planning clients – eventually leads to many more sales of services and products than would be expected from a direct sales approach.

Chapter 2 – Effective Promotional Strategies for Collaborative Marketing

Chapter 2 recommends a variety of promotional and advertising strategies to make children and other supporters of aging seniors aware of the services of a Collaborative Senior Marketing Group. The following lead generating activities are covered in this chapter.

- Existing Business As a Source of Leads
- Direct Marketing As a Source of Leads
- Cooperative Marketing As a Source of Leads
- Influence and Relationship Marketing as a Source of Leads
- Employers and Church Groups as a Source of Leads
- Using the Brochures and the Booklet to Produce Leads
- Using the Internet to Promote Your Marketing Group
- Educational Workshop Marketing to Produce Leads
- Support from the National Care Planning Council

Samples of 18 different advertising pieces mentioned in this chapter are also furnished on the flash drive which comes with the Successful Senior Marketing System (SSM). In addition, the flash drive which comes with the system also includes 191 ghostwritten articles that can be used with marketing strategies discussed in this chapter. This chapter also briefly addresses the use of community educational workshops to provide planning leads for a Collaborative Marketing Group. Workshop marketing is supported by 21 different slide presentations – comprising over 175 total slides – that address aging issues. These presentations are also on the flash drive. In addition, Chapter 2 refers the reader to the educational marketing segment of SSM that is covered in more detail in a 106 page training manual found on the flash drive and entitled *“Training Manual for Successful Marketing through Educational Workshops.”* We discuss the contents of this educational workshop training manual further on.

Chapter 3 – How to Organize a Successful Local Planning Council

A Local Planning Council is a more focused and more formally organized version of a Collaborative Senior Marketing Group. Organizing a Planning Council requires greater effort, thought and commitment than organizing a networking group around Collaborative Senior Marketing. Planning Councils operate more like an informal small business than a networking group only using collaborative marketing. The extra effort to organize and maintain a Planning Council will eventually pay off as this strategy produces more sales leads than an informal Collaborative Marketing Group. Chapter 3 goes into great detail on the initial steps to be taken to make sure that the eventual Council is successful. Finding the right members and setting rules for those members are important issues. The Planning Council will have its own brochures as well as listing services, creation and maintenance of a website and other support from the National Care Planning Council. Local Council members are required to be members of the National Care Planning Council and maintain a listing on the local State Care Planning Council.

Chapter 4 – Understanding Life Resource Planning

The Life Resource Planning System was originally designed to provide a planning process for individuals who became sales leads from the efforts of a Collaborative Senior Marketing Group. It follows the same philosophy as outlined in Chapter 1 of this training manual that the best way to sell products and services is to educate first and then provide a planning solution for individuals who request assistance. Sales naturally follow as a result of this process. We have found over the years that many of the collaborative groups do not want to pursue a planning process. That is a decision that works for them. We have also found over the years that financial services practitioner’s, attorneys, insurance agents and particularly individuals who offer education on veterans benefits use life resource planning by itself and do not use it in the context of a planning group. This chapter describes in detail how the LRP System works.

Chapter 5 – How to Organize a Life Resource Planning Council

By combining the effective marketing capabilities of a Local Planning Council with the Life Resource Planning System, members of the marketing alliance in a Council can achieve a significant increase in business for themselves. Chapter 5 describes the Life Resource Planning Council operating model and how it creates a synergistic sales process that we call the “Multiplier Effect.” Not everyone will want to pursue this model as it is a challenging process to organize a collaborative group around this concept. On the other hand, members of the NCPC have been successful over the years in using variations of this model and in creating significant sales for their local groups. The Life Resource Planning Council model relies not only on using the advertising and promotional strategies found in Chapter 2 of the training manual, but also on putting a great amount of effort into marketing through educational workshops. *“The Training Manual for Successful Marketing through Educational Workshops”* is an important part of the training process in putting together a Life Resource Planning Council and making it work.

The “Successful Senior Marketing System”

Description of the Successful Senior Marketing System (SSM)

The Successful Senior Marketing System from the National Care Planning Council contains most of the marketing and promotional materials to support a Collaborative Senior Marketing Group or support a Local Planning Council. The system is purchased from the NCPC and is shipped with certain printed materials as well as a flash drive that contains most of the promotional and advertising material. The flash drive also contains start up instructions for collaborative groups as well as training, slide presentations and other support for educational workshop marketing.

Printed Materials Furnished with the System

Successful Senior Marketing comes with printed sample materials and a flash drive that contains all of the training and promotional tools in the system in PDF or Microsoft Word format. The following printed samples, also found on the flash drive, are provided to purchasers of the system for more convenient use and for tangible examples.

- *“Training Manual for Collaborative Senior Marketing”* 174 pages, spiral bound
- *“Training Manual for Successful Marketing through Educational Workshops”* 106 pages
- Printed examples of most of the promotional brochures and booklets in the system
- A spiral bound copy of the workbook *“12 Little-Known Benefits for Senior Veterans or Their Survivors ”*

Titles of Folders Found on the Flash Drive That Comes with the System

- Training Manual for Collaborative Senior Marketing
- Training Manual for Successful Marketing through Educational Workshops
- 1 Basic Instructions for Starting up a Collaborative Senior Marketing Group
- 2 Setting up a Hypothetical Planning Council in Wisconsin
- 3 Educational Workshop Slide Presentations
- 4 Background Knowledge Training
- 5 Promotional Approach Pieces, Brochures and Booklets
- 6 Ghostwritten Articles for Collaborative Group Promotion
- 7 Articles on the Advantages of Collaborative Marketing
- 8 Sample Presentations

Description of Material in the Folders on the Flash Drive That Comes with SSM

Training Manual for Collaborative Senior Marketing (folder on flash drive)

This training manual comes with your purchase of the “*Successful Senior Marketing System.*” The manual is provided to you in printed form with a spiral binding and as well as being available available in PDF format. This PDF version is included in this folder on the flash drive that comes with the Successful Senior Marketing System. The manual is also available as a free resource online to anyone who wishes to know more about our collaborative marketing philosophy. The training manual consists of the following five chapters:

Chapter 1 – Collaborative Senior Marketing Will Create New Business

In Chapter 1 we discuss why there is a need to help aging seniors and their children or other supporters with the challenges of the final years. We also address the dilemma that government and business support for aging seniors is a niche market. As a result, scant advertising or promotion for assistance in this marketing niche results in the public not being able to find specific senior services or products. Our solution is to encourage senior service providers in a geographic area to form an alliance and promote themselves as an expert group who can solve aging problems and provide the needed services and products. This Collaborative Marketing Group provides free advice and education. Resulting consultations from the group with children or other supporters of aging seniors should also be provided free of charge and should focus on planning rather than selling services or products. It is our experience that this Collaborative Senior Marketing solution-based approach – creating planning clients – eventually leads to many more sales of services and products than would be expected from a direct sales approach.

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The Life Resource Planning System was originally designed to provide a planning process for individuals who became sales leads from the efforts of a Collaborative Senior Marketing Group. It follows the same philosophy as outlined in Chapter 1 of this training manual that the best way to sell products and services is to educate first and then provide a planning solution for individuals who request assistance. Sales naturally follow as a result of this process. We have found over the years that many of the collaborative groups do not want to pursue a planning process. That is a decision that works for them. We have also found over the years that financial services practitioner's, attorneys, insurance agents and particularly individuals who offer education on veterans benefits use life resource planning by itself and do not use it in the context of a planning group. This chapter describes in detail how the LRP System works.

Chapter 5 – How to Organize a Life Resource Planning Council

By combining the effective marketing capabilities of a Local Planning Council with the Life Resource Planning System, members of the marketing alliance in a Council can achieve a significant increase in business for themselves. Chapter 5 describes the Life Resource Planning Council operating model and how it creates a synergistic sales process that we call the "Multiplier Effect." Not everyone will want to pursue this model as it is a challenging process to organize a collaborative group around this concept. On the other hand, members of the NCP have been successful over the years in using variations of this model and in creating significant sales for their local groups. The Life Resource Planning Council model relies not only on using the advertising and promotional strategies found in Chapter 2 of the training manual, but also on putting a great amount of effort into marketing through educational workshops. *"The Training Manual for Successful Marketing through Educational Workshops"* is an important part of the training process in putting together a Life Resource Planning Council and making it work.

Training Manual for Successful Marketing through Educational Workshops (on flash drive)

The PDF document found in this folder on the flash drive is also entitled *"Training Manual for Successful Marketing through Educational Workshops."* We also furnish a hardcopy printed version of this manual with the Successful Senior Marketing System. We believe that this manual represents the most comprehensive publication available anywhere on using educational workshops as a marketing strategy. This manual is based on years and years of hands-on experience conducting hundreds of educational workshops that resulted in the sale of senior products and services through a planning process. Educational workshop marketing is an integral part of the function of a Planning Council. It is unlikely that a Collaborative Senior Marketing Group that is solely organized around networking would want to take the effort to organize around educational marketing. On the other hand, if a networking group wants to use

this approach, we provide the training in this manual. The manual comprises 106 pages of instruction and is broken into the following categories.

- Part 1 Understanding Our Educational Marketing Philosophy
- Part 2 Identifying and Securing Your Presentation Venues
- Part 3 Advertising Your Presentation Locations to the Public
- Part 4 Designing Presentations for Each of Your Venue Locations
- Part 5 Organizing and Preparing for Your Presentations
- Part 6 Delivering Your Presentations
- Part 7 Initiating the Planning Process
- Part 8 Filling out the Online Questionnaire and Generating the Report
- Part 9 Presenting the Planning Survey Reports
- Part 10 Completing the Planning Process and Making Sales
- Part 11 An Example of How a Life Resource Planning Council Works Together

1 Basic Instructions for Starting up a Collaborative Senior Marketing Group (on flash drive)

This folder contains 15 separate training articles that pertain to the various aspects of collaborative marketing. The focus of most of these articles is instruction on how to set up a Local Planning Council. Starting up a Life Resource Planning practice is also addressed.

2 Setting up a Hypothetical Planning Council in Wisconsin (folder on flash drive)

This folder contains instructions and lists of actual people and organizations for setting up a hypothetical Life Resource Planning Council in southwestern Wisconsin.

3 Educational Workshop Slide Presentations (folder on flash drive)

This folder contains slide sets, start up presentations, start up workbooks and other slides that are used for marketing through educational workshops. The “*Training Manual for Successful Marketing through Educational Workshops*” provides instructions on how to use this material.

4 Background Knowledge Training (folder on flash drive)

This folder contains textbooks on senior issues in PDF format. The purpose is to provide a library for members of a collaborative marketing group to educate themselves on issues facing aging seniors and their families. Our marketing models rely heavily on members of the group – especially the group member who might be doing Life Resource Planning – having a good background knowledge of issues facing aging seniors and their families or supporters.

5 Promotional Approach Pieces, Brochures and Booklets (folder on flash drive)

Contained here are 18 different brochures and booklets that can be used for promotion and advertising. Reference to these materials is contained throughout The “*Training Manual for Collaborative Senior Marketing*.” Printed copies of these materials are also furnished as tangible samples provided with the Successful Senior Marketing System.

6 Ghostwritten Articles for Collaborative Group Promotion (folder on flash drive)

This folder contains 191 articles pertaining to aging issues and the planning that needs to be done. As a purchaser of the system, you can use these articles as your own in any way you see fit. Perhaps you can use them as part of an email campaign or use them on member websites. We do not update any rates or rate tables contained in these articles. It is up to you to find the most recent rates or reimbursements if you use these articles.

7 Articles on the Advantages of Collaborative Marketing (folder on flash drive)

Over the years, we have produced numerous articles designed to persuade individuals or organizations to use our marketing and planning systems. We include these as they perhaps might help you understand in a different context our marketing philosophy.

8 Sample Presentations (folder on flash drive)

This folder contains 3 different workshop presentations as an example of what you can put together using the 175 slides found in the folder “*Educational Workshop Slide Presentations.*” Use of these presentations is covered in the ***Training Manual for Educational Workshops***. The presentation folders also contain sample workbooks for attendees at these workshops.

The “Life Resource Planning System”

The Life Resource Planning System is available from the National Care Planning Council as a monthly subscription service. This system is entirely online. It is designed so that potential clients such as children of aging seniors or supporters of aging seniors fill out an online questionnaire. The questionnaire software then produces an online “survey report” in PDF format that is downloaded to the planner’s computer. Life resource planning is designed as a way to identify issues that aging seniors and their families might be facing. It is not a formal planning process, but leads to formal planning with financial practitioners, insurance agents, care managers, home care providers, attorneys and so forth. Any number of plans can be produced for the single monthly subscription. Planning questionnaires and survey reports are stored in a private database that is specifically provided to each subscriber of the system.

Our Life Resource Planning System produces two different reports. The first report is called a “Life Resource Survey.” The second report is called a “Retirement Planning Survey.” In Chapters 4 and 5 of the training manual we discuss how to create and present a Life Resource Survey or a Retirement Planning Survey. You will also find the instructions for presenting a Retirement Planning Survey in the section on the LRP homepage that is devoted to retirement planning. Working with aging seniors allows you to interact with their children or supporters.

REMEMBER, THE LIFE RESOURCE PLANNING SURVEY ADDRESSES THE NEEDS OF AGING SENIORS, BUT YOU ARE ALMOST ALWAYS DEALING WITH THE CHILDREN OR OTHER SUPPORTERS OF THOSE AGING SENIORS AS YOUR CLIENTS. OUR SYSTEM ALSO ALLOWS YOU TO PLAN FOR THEM AS WELL BY DOING A RETIREMENT PLANNING SURVEY. IT IS A 2-FOR-1 PLANNING OPPORTUNITY GENERATED BY 1 LEAD

The most important thing to keep in mind when you present either of these two survey reports is to avoid a sales approach. You must constantly keep in mind when you are doing the planning that you are not a salesman but you are a planner providing solutions. In the presentation, you should not bring up specific products that you offer, nor must you hammer away at your clients if they don’t agree to your assessment of their problems and your potential solutions. In other words if your solutions include your products and services – even though you don’t mention them – please don’t force them into a decision that you think they should make to buy what you offer. Instead, give them enough information and give them good reasons why they should adopt your solutions, but don’t employ manipulative closing strategies to make them do it. Using this approach, you will sell more products and services than through a direct sales approach.

Support for a Local Planning Council from the NCPC

The difference between a Collaborative Marketing Group and a more formalized Local Planning Council is the degree of commitment from the participating members. Collaborative Senior Marketing Groups typically rely only on networking to generate leads for their participating members. They may also advertise their services to the public through the various recommended strategies in Chapter 2 of the training manual. In contrast, a Local Planning Council creates a more formal organization between members and requires a greater commitment to promote the group. Typically, this involves using educational workshop marketing to create potential clients and using Life Resource Planning to turn those potential clients into actual clients. The Planning Council puts more effort into promotion and advertising including a website, an online request form, online listing services, and support from the National Care Planning Council.

The National Care Planning Council will support the formation of a local Planning Council by providing national and state listing services, a website, an online request form, monthly articles, use of the NCPC logo and membership affiliation, individual consultations and other backroom support. In order to receive this support from the NCPC a Local Planning Council must have at least 5 members, including the Director, and must subscribe to membership with the National Council as well as purchasing a listing on the group's State Care Planning Council website. Contact the National Council at 800-989-8137 or email at account@longtermcarelink.net

The CLRP™ Designation (Certified in Life Resource Planning)

The Society for Life Resource Planning sponsors individuals who desire to earn the “Certified in Life Resource Planning” designation. (CLRP™) By attaining this designation, the graduate will have the background knowledge necessary to successfully execute the Life Resource Planning Process on behalf of potential clients. Here are the requirements for this designation.

Requirements for the CLRP Designation

1. Submission of our online application detailing work experience, special training, educational experience and disclosure of any complaints or legal actions
2. Experience – at least four years full-time experience in a related field or a four-year degree from an accredited university or college or a combination of both such as 2 years of college and 2 years of experience
3. Self-study training from a 549 page textbook in 3 volumes and 2 additional volumes containing 403 practice questions with and without answers
4. A 75% or greater passing grade from a 100 question exam based on the textbook
5. A one-time \$350 fee for the application process, study materials and the testing process
6. Signing a Terms of Use Agreement for the Designation and Society Membership
7. Maintaining a monthly subscription to the Life Resource Planning Software System – \$19/month for the development of an unlimited number of planning reports .
8. Maintaining membership in the Society for Life Resource Planning

Requirement for Society Membership

1. Member must have the CLRP Designation
2. Member will maintain a monthly subscription to the Life Resource Planning Software System – \$19 a month for the production of an unlimited number of planning reports
3. Member agrees to use the LRP System to produce planning Reports for Life Resource Planning clients.
4. Member signs and agrees to abide by a membership agreement

A New Society Member Signs an Agreement Containing the Following Elements

1. Agree to follow certain rules in the public use of the Society logo, the certification ("Certified in Life Resource Planning"), the designation acronym (CLRP) and the disclosure of membership in the Society
2. Agree to abide by certain rules of ethical conduct
3. Agree that the Life Resource Planning Process and use of the Designation and Membership in the Society are not to be used for the sole purpose of selling products or services unless the client specifically understands that products or services might be offered outside of the planning process.
4. Agree that if the Life Resource Planning process results in the sale of products or services the member will provide disclosure to the client that the purpose of the planning was not primarily to provide a sale for products or services, that member business referrals to others will make additional income from commissions or service fees, and that , if applicable, suitable products or services are available from other sources and the client is not obligated to use the products or services.

Rules Governing the Use of CLRP and Recognition by the Society

1. With the exception of the advertising rule below the designation acronym (CLRP), certification statement ("Certified in Life Resource Planning,") the Society logo and disclosure of membership in the Society can be used on business cards and in business literature or on the websites of members where it is allowed by government rules or allowed through the business or professional organization affiliation of the member
2. The designation acronym, the certification statement, the Society logo and advertising of membership in the Society cannot be used in a way that implies this designation endows any additional expertise – other than the presentation of Life Resource Plans – for the person displaying this information in addition to the expertise that person already possesses
3. The designation acronym, the certification statement, the Society logo and advertising of membership in the Society cannot be used in a way that it appears the Society endorses the business or the non-planning activities of the person having this recognition
4. Media promotion – using electronic media, advertising, brochures or other forms of public communication – of the designation acronym , the certification statement, the logo and advertising of membership in the Society must include an explanation as to its meaning; which is the person so recognized as a member of the Society for Life Resource Planning has "received training to present Life Resource Plans for the purpose of assisting planning clients recognize issues to be encountered through the aging process."

Special Advertising Rule

A member of the Society for Life Resource Planning shall not use any form of media to advertise his or her recognition in the Society when the media content or the advertisement includes any form of communication designed to promote, solicit or sell any form of financial product even if the communication does not specifically mention financial products.

"Media" means business cards, brochures, letters, newsletters, mailers, newspapers, magazines, slide show presentations, video presentations, radio, television, emails, websites, Internet social media, billboards or any other like-type of means of communicating a message with the public

"Recognition" means using any form of media to communicate any one or all of the following

1. Membership in the Society for Life Resource Planning
2. Placement of the Society logo
3. Placement of the acronym – CLRP
4. Use of the phrase "certified in Life Resource Planning" or any combination or extract of these words or the use of other similar words that would indicate an expertise in a planning process for aging seniors

"Financial Product" means insurance products, investment products, financial arrangements or any other type of product that promises a monetary return to an individual who commits his or her funds, his or her income or who signs a loan agreement as part of the arrangement

"Advertise" means a written or oral communication designed to promote, solicit or sell a product or service

Chapter 1

Collaborative Senior Marketing Will Create New Business

CHAPTER SUMMARY:

In this chapter we discuss why there is a need to help aging seniors and their supporting children or other supporters with the challenges of the final years. We also address the dilemma that government and business support for aging seniors is a niche market. As a result, scant advertising or promotion for assistance in this marketing niche results in the public not being able to find specific senior services or products. Our solution is to encourage senior service providers in a geographic area to form an alliance and promote themselves as an expert group who can solve aging problems and provide the needed services and products. This collaborative marketing group provides free advice and education. Resulting consultations with children or other supporters of aging seniors should also be provided free of charge and should focus on planning rather than selling services or products. It is our experience that this collaborative senior marketing solution-based sales approach – that creates planning clients first – eventually leads to many more sales of services and products than would be expected from a direct sales approach.

IN THIS CHAPTER:

- **Four Highly Effective Marketing Platforms for Collaborative Senior Marketing; pg. 15**
- **Challenges Faced by Aging Seniors and Their Families or Supporters; pg. 16**
- **Collaborative Senior Marketing Solves Challenges Faced by Aging Seniors; pg. 19**
- **Collaborative Senior Marketing Generates Potential Clients or Customers; pg. 21**
- **Collaborative Senior Marketing Uses a Planning Approach for Sales; pg. 23**

Four Highly Effective Marketing Platforms for Collaborative Senior Marketing

The NCPC supports four highly effective marketing platforms for Collaborative Senior Marketing. In order to implement these platforms, the NCPC provides five marketing system tools for a collaborative marketing group. These system tools include: 1) the “*Training Manual for Collaborative Senior Marketing,*” 2) the “*Successful Senior Marketing System,*” 3) NCPC support for “*Local Planning Councils,*” 4) the “*Life Resource Planning System*” and; 5) the “*CLRP Designation.*” ***You can mix-and-match a purchase of any one or all of the five system tools for marketing support in order to implement any one of the the following 4 marketing platforms:***

Platform Option #1 – A Local Collaborative Senior Marketing Group

Our philosophy of organizing a local Collaborative Senior Marketing group is outlined in **Chapter 1** of the training manual. Collaborative marketing to serve aging seniors and their supporters is a natural consequence of the fragmented sources of senior services available in a local area. Senior service providers are naturally drawn to networking to provide their services to the public. Our philosophy focuses on providing free education and advice to family, relatives and other persons who are supporting the needs of aging seniors. Our “***Successful Senior Marketing System***” provides materials to advertise and promote a local Collaborative Senior Marketing Group. **Chapter 2** of the training manual provides instruction on advertising and promoting a Collaborative Marketing Group or a Local Planning Council as outlined next.

Platform Option #2 – A Local Planning Council

A local Planning Council is an organization of senior providers and advisers who wish to formally organize using a unique name and a promotional approach that provides a one-stop shopping service for families needing support for aging seniors. This formal organization also includes putting together a website and providing brochures and other material which promote the Council in the local marketing area. A Planning Council goes beyond a Collaborative Marketing Group by working together as a cohesive alliance of like-minded providers and by conducting educational workshops as a way to promote the services of the alliance. Instructions for organizing a Planning Council are found in **Chapter 3** of the training manual. Material for advertising and promoting a Council is included in the “***Successful Senior Marketing System.***” In addition, ***the National Care Planning Council will support a local Planning Council*** through listing services, consultation, online request forms and website creation and support.

Platform Option #3 – Life Resource Planning

A Collaborative Marketing Group aims to create sales leads for the group. Our philosophy for collaborative marketing focuses on planning and not on direct sales when meeting with persons who represent sales leads. Life Resource Planning was designed to accomplish the planning activities of a Collaborative Marketing Group. The LRP process easily converts leads into sales of products and services. Life Resource Planning is covered in **Chapter 4** of the training manual.

Platform Option #4 – A Life Resource Planning Council

Combining the resources of a local Planning Council with the power of Life Resource Planning results in a synergy we call the “Multiplier Effect.” Individuals and organizations working together as a “Life Resource Planning Council” can enhance sales opportunities tenfold or more over those individuals marketing alone as single practitioners. **Chapters 4 and 5** of the manual provide instructions on understanding, organizing and starting a Life Resource Planning Council.

Challenges Faced by Aging Seniors and Their Families or Supporters

Aging Seniors Face Difficult Issues in Their Final Years

For our purposes, an aging senior is someone who is facing his or her remaining years of life. Perhaps because of frailty or poor health or simply advanced age, this person is anticipating the end-of-life. An aging senior is no longer climbing the hill of life but has reached the pinnacle and is looking down the other side.

The terms “aging senior” and “final years of life” are significant to the type of approach that we as advisors do. When planning with aging seniors, we are no longer interested in accumulating wealth or planning for retirement lifestyles in senior retirement communities. We are interested at this point in preserving what assets are left and possibly passing them on to the next generation. We are concerned about reducing debt and maintaining adequate income. We are concerned about the need for long term care and the interaction of family members in providing that care. Or, we are concerned about a senior living arrangement that provides care support and supervision. We are also concerned about proper legal documents and for preparations for the end-of-life such as death, funerals and burials. In addition, we are concerned about health issues and medical treatment and government programs to support health care and long term care.

Of particular importance to those of us who do this type of planning is that we are always working with younger individuals who are supporting the aging senior. These may be children, relatives or other supporters who are interested in the welfare of those they love. After you have partnered with these supporters to complete the planning process for the aging senior or aging seniors, those supporters will often recognize the need for planning for themselves.

This need for planning for these younger folks, who are typically in their late fifties or in their sixties, is a golden opportunity for you to help them prepare for their retirement and do the kind of preparation that the aging senior or seniors should have done in the first place. This represents a 2-for-1 marketing opportunity for you and results in expanding your base of potential clients.

The Need for Intervention Often Becomes the Greatest Challenge during Retirement

Seniors are the fastest-growing segment of the population, not only in the United States, but in the world. Currently, individuals age 65 and over represent 16.9% % of our national population – about 56 million people in 2020 – but this will grow to 22% -- 85.7 million -- in just a matter of 30 years.

The majority of this growing population of aging Americans have a number of goals or standards of living they anticipate on maintaining during their retirement years. Many surveys point out that among the more important goals are the following:

1. Having enough savings to cover travel, repairs, home maintenance, major purchases, unexpected medical costs or emergencies
2. Having enough income to support an adequate lifestyle
3. Maintaining independence by remaining physically active and mentally acute

Unfortunately, the loss of one or more of these important goals or standards of living is often one of the most challenging issues facing all seniors. It is important that all of us should plan for this stage of our lives. Unfortunately, healthy, active seniors ignore the type of planning needed to deal with the final years. In addition, this need for planning often remains hidden from family or

other supporters unless precipitated by some unanticipated event befalling the aging senior , which in turn typically uncovers one or more of the deficiencies listed below.

- Due to unexpected costs or financial exploitation, savings and investments are gone
- Due to increasing debt and inflation in food, rent, utilities and medical costs or financial exploitation and other issues – income has become inadequate to pay the bills
- The senior's health is failing which can result in hospitalization, frequent doctors visits and the need for caregiving services
- The senior is losing his or her independence due to physical disability or dementia or both and caregiving services are needed either in the home or in a care community
- The senior is accumulating more and more debt in the form of credit cards and line of credit mortgages on the home which in turn is having an effect on income and the ability to maintain the current standard of living

For whatever reason, seniors themselves and typically their families or supporters try to ignore the need for seeking expert help and for planning for the final years. It is often a crisis such as a fall, the inability to pay for services, a need for medical care, hospitalization or a sudden illness or some other precipitating event that results in action being taken. Even though the standard of living and the health and financial well-being of the aging senior has been deteriorating for years, by the time an unexpected event lifts the curtain on what has been happening it is often too late to do anything about the eventual outcome. Assets are already depleted, interventions have not been pursued and the family is not ready to accept responsibility for oversight and care. As a result, supporters of aging seniors are now operating in crisis mode. Even at this stage, planning assistance with this crisis is readily available and often possible. Let's discuss in more detail the issues surrounding the need for all seniors to plan for this stage in their lives.

Due to Advanced Age, Savings and Investments Are Running Out

Many folks start their senior years with a significant amount of savings and investments and others not so much. Those who have little in savings and investments are particularly vulnerable to unexpected costs that may arise. But there is also a problem for those who have been successful in setting aside some extra money. Because people are living so long, they often outlive their savings and investments. What this means is that along the way to becoming older at age 85 or age 90 or age 95, a number of expenditures have eaten into savings and investments.

It's not always withdrawals to create extra income that deplete the accounts. Perhaps there were unseen medical bills. Perhaps there was a major repair to the home that was not anticipated. Perhaps there was a divorce and a splitting of assets which is not so uncommon with senior couples today. In today's modern society, we often see the children coming back and asking for financial help or moving in because they have no money. Perhaps the savings and investment returns that were anticipated didn't materialize and the accounts did not grow to keep pace. Perhaps the income stream during the senior years did not grow as fast as inflation and savings and investments were raided to augment income. Or perhaps the plan was deliberate – to use savings to augment income but savings and investment growth were anemic. Even in the face of dwindling savings and investments, there are some possible approaches that can help to stabilize or even reverse the depleted accounts.

Due to Advanced Age or Other Issues, Income Is Inadequate

We have already touched on issues that might result in inadequate income. One of these has been mentioned. If a senior or a senior couple is relying on investments and savings to augment income such as Social Security or pensions, and for various reasons those retirement accounts

did not produce the anticipated results, many seniors find themselves in a bind in later years where they can't seek employment to make up the inadequate income.

There are also other reasons that the income might not be keeping pace. A major reason for many seniors nowadays is the accumulation of debt, particularly credit cards. For whatever reason, banks have been particularly liberal about issuing credit cards to older individuals who may not have the capacity to service that debt. The debt may have been necessary because of a major repair to the home, or due to unforeseen high medical bills or because of a bad investment due to unreasonable expectations or increasingly due to financial exploitation from those who prey on the poor decision-making of seniors. Servicing debt is a major drawdown on income.

Another major factor for inadequate income could be that the income flow from year-to-year is not keeping pace with inflation. This is particularly true for seniors on Social Security or fixed pensions who have to pay for the high cost of medical care. The cost of seniors' medical care has been increasing significantly faster than the yearly increases in Social Security. Also, in some areas the cost of maintaining a household due to higher utility bills, higher taxes and higher maintenance costs has risen faster than the cost of living increases in Social Security income.

The Senior's Health Is Failing

Health can deteriorate over a period of time or a change in health can occur suddenly. Sudden unexpected changes in health might be a diagnosis of cancer or it might be a heart attack or a stroke or some other acute health issue.

Health that has deteriorated over a period of time will eventually result in chronic disability – the inability of the senior to care for his or her own physical needs. Chronic disability often requires someone acting as a caregiver to assist in such things as dressing, bathing, toileting, ambulating, needing help with incontinence, preparing meals, answering the phone, paying bills, shopping, running errands and so on. This need for a caregiver usually requires making some major decisions for the remainder of the period of time in which the care is needed. Generally, chronic health failure over a long period of time is not going to reverse itself and will only get worse, resulting in a permanent need for caregiving. Common contributors to chronic disability can be musculoskeletal disorders such as arthritis, joint deterioration, muscle deterioration or back pain.

A worsening of health for a senior – especially a senior of advanced age – will typically trigger the need for intervention and the need for making some serious permanent decisions about living arrangements, care costs, government support and family support.

The Senior Is Losing His or Her Independence

Seniors can lose their independence simply because of advanced age and a general weakness and frailty – requiring intervention and support from other people. However, a more common cause of losing independence is dementia. The risk of dementia or a loss of cognitive capacity increases considerably as one grows older. For aged seniors who are age 80 and above, the risk of dementia is almost 50%. This means that almost half of all aged seniors are experiencing some form of cognitive impairment – either mild or severe.

Families often wait too long before intervening to assist the aged senior to maintain independence. Perhaps it is because the family is in denial or perhaps it is because they hope it will go away or perhaps it is for some other reason. As part of the planning process, all families should prepare for the contingency of their loved ones losing their independence and should be ready to step in at the appropriate time. Unfortunately, very few families plan for this.

Collaborative Senior Marketing Solves Challenges Faced by Aging Seniors

Non-government senior services are varied and diversified and are often not easy for families to find. Those private sector individuals or companies that provide senior services such as attorneys, financial advisors, home care providers, hospice and senior care communities may have a network for referring services to each other, but few networks exist for referring their services directly to the public. As a general rule, the senior services market is not large enough to justify providers buying expensive media promotion such as newspaper ads, direct marketing or television. It is also difficult for these providers to establish an online presence with a website as there is so much competition and only a few will rise to the top on an Internet search.

As a result, families or others seeking help for an aging senior have a difficult time finding that help. A common practice among home care providers, hospice, care managers and senior care communities is to network with each other and provide referrals. On the other hand, practitioners who concentrate on financial, legal or seniors insurance services, may not collaborate at all with home care, hospice or care communities. As a result of this non-collaborative diverse nature of senior services and care services, members of the community seeking help often don't know where to go or where to start their search.

Our marketing support system called "Successful Senior Marketing" is designed to help individuals or companies offering aging services or related services for seniors, to work together. We call this concept "Collaborative Senior Marketing." These individuals and companies can utilize a number of strategies to promote themselves in the community so that the public can be aware of their existence. The essence of Collaborative Senior Marketing as supported by our Successful Senior Marketing System, is to form a group of like-minded advisers and providers that serve the needs of the senior community by creating a referral network and by promoting the services of the group to the public.

Here is a list of individual providers or companies that could benefit from Our Collaborative Senior Marketing approach using our **Successful Senior Marketing System**.

1. Care management, guardianship, conservatorship or dispute resolution
2. Non-medical home care provider
3. Home maintenance, deep cleaning, remodeling and yard work
4. Veterans benefits specialists -- consultant for the aid and attendance pension benefit
5. Reverse mortgage specialist
6. Elder law advice, medicaid advice and attorney-based estate planning
7. Non-attorney estate planning, tax planning, trust management services or end-of-life planning and services
8. Relocating, downsizing, organizing, finding a new home and real estate services
9. Insurance products, investments, retirement planning and financial advice
10. Medical equipment and disability aids
11. Home safety systems

Collaborative Senior Marketing Provides Senior Services for Aging Senior Support

Our Successful Senior Marketing System relies on setting up a collaborative group of senior service providers and advisers and promoting that group in the local community through

- working with clients from all members of the collaborative group,
- distributing brochures and booklets throughout the marketing area,
- utilizing Internet marketing,
- offering education on veterans benefits,
- assisting with Medicare and Medicaid issues,
- conducting educational workshops for various sponsoring groups.

The concept of bringing together care providers, senior service providers and advisers to work as a group to provide services to the community as well as to collaborate with each other is a natural idea. Anyone finding our state websites will recognize the concept immediately. We also see evidence of these types of local alliances that are not supported by us all over the country. These groups are a natural consequence of the fractured nature of the senior services community. Unfortunately, there are no national single source providers for all services nor is there a viable national single source government referral service.

It should be noted, however, that there are hundreds if not thousands of single-source online listing services including a major government site sponsored by the Administration on Aging, but these are all passive efforts. There is no national organization that actively communicates with people on the phone or through educational workshops or through emails or through other promotional materials and that eventually provides one-on-one advice or services.

One national government program is the Federal grant initiative for Medicare and Medicaid-sponsored, state ADRC's -- which is the closest the government has come to a national, single source assistance service. Not very many people are aware of the existence of ADRC's. (Aging and Disability Resource Centers) In addition, these centers cannot refer out the services of the private sector. These centers also do not have adequate advertising budgets for outreach.

The government also lacks the advisory personnel essential for success. Without a profit motive, the ADRCs cannot afford to hire care advisers to help people over the phone or in person. ADRCs do not understand search engine optimization and have little money for advertising. It appears they are being used to augment other government programs. As a central source for advice and services they are essentially ineffective.

We believe integrated support for aging seniors has to come from the private sector.

Collaborative Senior Marketing Generates Potential Clients or Customers

Collaborative Senior Marketing Promotes a Free Comprehensive Community Service

Our particular marketing model requires patient organizing and extensive effort in order to achieve success. It takes time to build a successful collaborative marketing organization. Many practitioners question why they should take the time and make the effort to use this cooperative marketing approach. For many, it's much simpler just to find potential customers or clients and sell them products or services. Our answer is that collaborative marketing will result in many more business opportunities for the group participants than the business opportunities that could be produced by participants operating on their own.

The purpose of a Collaborative Senior Marketing group is to establish a community perception of individuals or organizations or companies who are banding together to provide free and no-obligation community service. ***Not only should this be a perception but it should be the underlying motivation for members of the group.*** The free service reflects a desire to serve the community. Group members must refrain from selling their products or services directly to people in the community while under the umbrella of the collaborative group. The commitment to service with no cost and no strings attached is paramount to success. A major component of offering free service to the community is for every member of the group to provide at least one cost free consultation with anyone desiring to meet with that group member.

Collaborative Senior Marketing Requires a Commitment to Serving the Community

With our model, the phrase "what goes around, comes around" becomes a guiding concept. All successful group members must be interested in providing service and should have a passion for being involved in the community in their particular areas of expertise. Their attitude reflects a genuine desire to serve the needs of others and help others with their problems. They know from experience that genuine service will eventually be rewarded with more business and with referrals. ***It is common for a practitioner with this particular mindset to exercise the faith that business and income will eventually materialize. This person knows from experience that he or she will eventually be rewarded for his or her efforts. This faith that pursuing worthwhile activities will come back to reward the person who is engaged in these pursuits is a real world operating force that we call "The Assurance Principle." We will discuss this principle in more detail at the end of this chapter.***

Here is how author Sandy Donovan, in an article titled "***Building Blocks***" describes the process.

"In business, we are all focused on getting ahead, achieving our own goals, advancing our individual careers. But if we've learned to share, we realize that we reach our greatest heights when we pool our strengths and see how high we can soar together. By focusing on helping others achieve their goals, we get back tenfold, and reaching our own goals somehow becomes easier... Bob Burg describes group marketing as the cultivation of mutually beneficial, give-and-take, win-win relationships."

Creating new clients from collaborative marketing can come rather quickly but oftentimes it's more a matter of being patient. The group marketing concept is like farming. The farmer must

prepare the field, fertilize, plant the seed, cultivate and remove weeds and then wait many months for the crop to grow. After all of this time and effort, the crop is now ready to harvest and the farmer can enjoy the fruits of his labor. Unfortunately, in some cases, the crops may fail. Think of collaborative marketing in the same way. Results will eventually appear, but require a great deal of patience, effort and time. On the other hand, certain relationships, no matter how much time and effort is involved, may not result in any success. Just like the farmer, there may be crop failures. All members of a collaborative senior marketing group must recognize the potential of failure and be willing to apply the Assurance Principle which eventually will result in success.

If we think of collaborative marketing as farming, we recognize that the more involved we become and the more effort we put in, the more likely a positive result. Sustained effort results in more and better “crops.” Successful group marketers are at it all the time -- attending meetings, sending out emails, mailing cards, socializing, making phone calls, stopping by, providing gifts of recognition and so on. This involvement does not mean making sales pitches or asking for referrals. It means simply genuine relationship building with frequent contact.

Providing Education As a Non-Threatening Way to Acquire New Business

Over the years, we have discovered that a key focus of Collaborative Senior Marketing is providing education to the children or other supporters of aging seniors. It is typically not the aging seniors that need information, but their caregivers and supporters who need the advice and support. A substantial portion of our **Successful Senior Marketing System** includes PowerPoint slide presentations and instructions on how to do educational workshops for the public. Training for the educational marketing component of SSM is provided in a separate training manual entitled ***“Training Manual for Successful Marketing through Educational Workshops”*** which comes with the System. This is a very detailed step-by-step instructional manual that starts with how to find sponsors for educational workshops and then provides instructions on promotion and advertising,. Instruction moves on to putting together various presentations from 21 different presentation slide sets provided with the system, how to do the presentations and how to sign up attendees to meet with a member of the Collaborative Marketing group for a planning session.

The advantage of using education to acquire potential clients is a non-threatening way to market the products and services of a Collaborative Senior Marketing Group. We have had success with this approach for many years. Our approach results in a self-satisfying business pursuit that creates buyers of products and services from our collaborative groups while at the same time producing loyal lifetime clients through the planning process.

Collaborative Senior Marketing Uses a Planning Approach for Sales

Understanding Our Solution-Based Planning Approach

When we first started doing collaborative marketing many years ago and offered advice and education to the public as a free service, we found that those people we were dealing with expected specific guidance to help them solve their problems. When meeting with people who responded to our community service, we found that it was not natural to offer products or services but to help them solve their problems first. Once we did that, then our newfound clients would be more likely to purchase the products and services from members of our group. We found that a planning process naturally led to a sales process.

Solution-Based Planning Eliminates the Need for Typical Closing Strategies

If a product or service makes sense and a potential buyer understands exactly what is being purchased and the salesperson has been forthright and honest and the benefit has been adequately demonstrated, people will buy that product or service and typically will be happy about their decision. Getting a buying decision based on the principle of what is right for the client requires using a different strategy from traditional closing techniques. Unfortunately, forcing a sale using typical strong-arm closing formulas, may result in the purchase being unsuitable and the buyer experiencing remorse. We believe there is a better way to sell, using solution-based planning and avoiding manipulative closing methods to force a buying decision.

Solution-based planning eliminates your having to persuade people into buying products or services that may not fit their needs. Through solution-based planning, you will help your client identify problems the client currently has or will experience in the future. You will then facilitate suitable actions for solving those problems. Your recommendations are designed to fit the needs of your client. You give the client a number of options to choose from and not force him or her to take the option that you think the client should have. Allowing the client to choose his or her own options from a list of recommendations, eliminates the need for strong closing techniques typically employed by many salespeople. Closing is always a part of any sale, but our solution-based planning approach makes closing a sale an easy process.

Solutions are not specific products or services, but may translate into these. Solutions are concepts, actions and strategies. The client will usually take action on one or more of your solution recommendations. That is the beauty of this process – the client almost always buys in!

Solution-Based Planning Results in More Product or Service Sales

If products or services are necessary to implement the planning recommendations, the client will recognize that and will typically buy those products or services from you or from other members of your collaborative group. After all, the client is trusting you to solve his or her problems and will readily listen to your recommendations if they make sense. Is a client going to utilize you for advice and then go to someone else for products and services? Unlikely.

Those of you who use a planning approach and generate income through products or fees from services, already understand that this process typically results in more income to you. You have experienced that this solution-based planning approach has the potential of selling more product or services than you would have derived from pushing your services or products directly. Those

of you who focus on directly selling products or services need to understand that solution-based planning might create some modest planning fee income for you and contrary to what you may think, produce a large increase in your product or your service sales.

A common argument from product-oriented practitioners is that solution-based planning is too time-consuming and not an efficient way to make a living. It does certainly take more commitment and more time to use this sales approach. On the other hand, those practitioners who use a solution-based strategy and who are genuinely interested in the welfare of their clients know this argument doesn't hold up. Investing more time in the process results in better client rapport, better sales success, future referrals and a continuing relationship with satisfied clients.

The Basic Principles of a Solution-Based Planning Approach

1. You must have a willingness to serve others, representing their best interests, and receive satisfaction from doing it
2. Sell yourself, not your products or services.
 - your knowledge,
 - your capabilities,
 - your personal values,
 - your sincerity,
 - your desire to serve
3. Emphasize the uniqueness of your service so potential clients will recognize your value.
 - show a sample plan,
 - display your knowledge of the unique aging senior niche that you serve,
 - explain the planning team concept as a unique approach
4. Develop rapport and trust so that potential clients will use your services.
 - meet with clients personally or create trust through your attitude of confidence if you are working long distance,
 - have a sincere mindset that you are there to help them (they will perceive this),
 - show them what you have done for others,
 - tell them what you have done for others,
 - use the collaborative marketing team to establish your credibility and as a unique one-stop shopping service that they will use,
 - don't waste time jawboning but get right to work examining the results of the planning questionnaire
5. Dig deeply enough to uncover their problems whether they are aware of them are not.
6. Acquire the knowledge base to educate clients on issues they don't understand without going into too much detail. (Leave details to specific planning from group members)
7. Only provide advice that you are licensed to provide.

8. Allow planning clients to discover for themselves what actions or strategies they want to use instead of your telling them.
9. Don't recommend solutions, actions or programs or force planning clients to make decisions that are in conflict with their desires or not in their best interest.
- 10. Give planning clients a list of recommendations that are pertinent to their situation and let them prioritize the ones they think fit best. (This is the key element that makes the system work as it results in their buying into your services as opposed to your trying to use strong-arm closing techniques to force them to agree to further planning)**
11. Allow product or service sales to occur if they fit.
12. Don't force product or service sales if they don't fit.
13. To avoid conflict with licensing entities, always make product or service recommendations an activity not related to the planning process and disclose this issue to your clients. In other words, wear different hats when planning and selling.
14. If additional fees or commissions are involved, be open with them and give them alternatives.
15. Make them feel good about the decisions they make and you will feel good as well.

Preparation and Knowledge Are Important to Providing Solution-Based Planning

You must be confident and knowledgeable if you provide planning services. However, there is likely no way that you can know everything you need to know about the final years. ***There are so many different issues such as financial, insurance, legal, medical, caregiving, government programs, family interaction, death and burial. No one person can be an expert in all of these areas. That is exactly the reason that working with aging seniors requires collaboration with experts or providers who do know what they are doing. But, you still need to have a thorough background knowledge of all of these issues even if you are not an expert in them.***

Obviously, if you don't have this background, you still need to push forward and use the system as it is designed or you will never get started. For your first planning efforts, it is essential that you understand the background for all of the recommendations that are generated for that particular client. We provide you a large amount of educational study material that is free to you in PDF format. Use it. If you don't know the answer to a question that clients might ask, admit that and tell them that you will get back to them.

“If You Build It They Will Come”

This famous misquote of a line from the 1989 movie “Field of Dreams” is deeply embedded into our common language. “If you build it, HE will come,” is the actual line heard by Kevin Costner's character Ray Kinsella, who followed the voice he heard to build a baseball diamond in his Iowa cornfield. The character, Ray Kinsella, impoverished himself and his family with the understanding that somehow he would benefit from building a baseball diamond in the middle of

nowhere. The “he” in the voice that he heard turned out to be his father. The encounter resulted in a reconciliation of their relationship. However, the real miracle was that thousands of people were drawn to his cornfield to ostensibly pay to see it. In other words the miracle that was the “they” and that is the essence of the misquote evidently resulted in making him whole financially.

The fictional principle in the movie was a voice that convinced the character that what he was doing was the right thing and eventually would result in some rewarding outcome. Truthfully, this principle really does exist in our universe. In other words, if you commit to Collaborative Senior Marketing and you unquestionably accept that it will work for you, it will work for you. You must proceed with the expectation that you will be successful and believe it or not, the means to attain that success will present themselves – often in an unexpected manner.

Here is an outline of that process which is called the “Assurance Principle.” It really works if you apply the principle and accept without doubt the outcome you have been given. It does not work unless you have an overriding assurance of the future outcome planted firmly in your mind.

THE POWER OF THE ASSURANCE PRINCIPLE

Definition of Principle: A fundamental truth or proposition that serves as the foundation for a system of belief or behavior or for a chain of reasoning.

1. Assurance is an internal confirmation of a future outcome that is real and will happen.
2. Assurance of a particular outcome comes from a universally pervasive inspiration cloud that anyone can tap into if an effort is made to do so and that is why so many people seem to come up with the same future outcome that they each think is unique to them.
3. Future outcomes will only happen if action is taken – simply wishing does not work.
4. The assurance principle requires taking first step actions towards putting into place the future outcome even without knowing what is necessary to achieve that future outcome.
5. By faithfully acting towards achievement of the future outcome, unexpected support will miraculously appear at the right time to enable the achievement of the future outcome.
6. The assurance principle is a very real invisible, enabling power that pervades the universe and allows us to successfully manage our personal daily progress, fulfill our personal destiny and maintain our safety and well-being.

Chapter 2

Effective Promotional Strategies for Collaborative Marketing

CHAPTER SUMMARY:

This chapter recommends a variety of promotional and advertising strategies to make children and other supporters of aging seniors aware of the services of a Collaborative Senior Marketing Group. Samples of the 18 different advertising pieces mentioned are furnished on the flash drive which comes with the SSM system. In addition, the flash drive includes 191 ghostwritten articles that can be used with promotional strategies discussed in this chapter. The use of community educational workshops to provide planning leads for a Collaborative Senior Marketing Group is covered. Educational workshop marketing is supported by 21 different slide presentations – comprising over 175 total slides – that address aging issues. These presentations are on the flash drive.

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Four Highly Effective Marketing Platforms for Collaborative Senior Marketing

The NCPC supports four highly effective marketing platforms for Collaborative Senior Marketing. In order to implement these platforms, the NCPC provides five marketing system tools for a collaborative marketing group. These system tools include: 1) the “*Training Manual for Collaborative Senior Marketing,*” 2) the “*Successful Senior Marketing System,*” 3) NCPC support for “*Local Planning Councils,*” 4) the “*Life Resource Planning System*” and; 5) the “*CLRP Designation.*” ***You can mix-and-match a purchase of any one or all of the five system tools for marketing support in order to implement any one of the the following 4 marketing platforms:***

Platform Option #1 – A Local Collaborative Senior Marketing Group

Our philosophy of organizing a local Collaborative Senior Marketing group is outlined in **Chapter 1** of the training manual. Collaborative marketing to serve aging seniors and their supporters is a natural consequence of the fragmented sources of senior services available in a local area. Senior service providers are naturally drawn to networking to provide their services to the public. Our philosophy focuses on providing free education and advice to family, relatives and other persons who are supporting the needs of aging seniors. Our “***Successful Senior Marketing System***” provides materials to advertise and promote a local Collaborative Senior Marketing Group. **Chapter 2** of the training manual provides instruction on advertising and promoting a Collaborative Marketing Group or a Local Planning Council as outlined next.

Platform Option #2 – A Local Planning Council

A local Planning Council is an organization of senior providers and advisers who wish to formally organize using a unique name and a promotional approach that provides a one-stop shopping service for families needing support for aging seniors. This formal organization also includes putting together a website and providing brochures and other material which promote the Council in the local marketing area. A Planning Council goes beyond a Collaborative Marketing Group by working together as a cohesive alliance of like-minded providers and by conducting educational workshops as a way to promote the services of the alliance. Instructions for organizing a Planning Council are found in **Chapter 3** of the training manual. Material for advertising and promoting a Council is included in the “***Successful Senior Marketing System.***” In addition, ***the National Care Planning Council will support a local Planning Council*** through listing services, consultation, online request forms and website creation and support.

Platform Option #3 – Life Resource Planning

A Collaborative Marketing Group aims to create sales leads for the group. Our philosophy for collaborative marketing focuses on planning and not on direct sales when meeting with persons who represent sales leads. Life Resource Planning was designed to accomplish the planning activities of a Collaborative Marketing Group. The LRP process easily converts leads into sales of products and services. Life Resource Planning is covered in **Chapter 4** of the training manual.

Platform Option #4 – A Life Resource Planning Council

Combining the resources of a local Planning Council with the power of Life Resource Planning results in a synergy we call the “Multiplier Effect.” Individuals and organizations working together as a “Life Resource Planning Council” can enhance sales opportunities tenfold or more over those individuals marketing alone as single practitioners. **Chapters 4 and 5** of the manual provide instructions on understanding, organizing and starting a Life Resource Planning Council.

Existing Business As a Source of Leads

Letter to Existing Clients

A good idea for members of the collaborative marketing group would be for each member to send a letter or form to his or her existing clients to let them know about the services of the team. For example, statistics dictate that at least 20% of group members' clients over age 65 could be eligible for the veterans benefits. Clients will definitely respond if they think they can get a government benefit and this will allow for offering the services of the other members of the alliance. This would also be an excellent opportunity to present the possibility of doing a Life Resource Plan for that client.

Email Campaign to Existing Clients or Potential Clients

The members use their own websites for a monthly email message to their existing clients or to potential clients. This is done by using one of the ghostwritten articles that are found on the flash drive. The email message contains a short description of the purpose of the mailing and the benefit to the member's clients. A link is contained in this message to the actual article on the member's website.

Promote the State Care Planning Council (for Local Planning Councils only)

Group members use their affiliation with the Local Planning Council to promote their own businesses.

Capitalize on the NAME BRANDING that is taking place through the Internet and promotional activities of the State Care Planning Council.

- Members put council logo on their business websites with a hyperlink to the Local Council website.
- Members put the state logo or identify membership with the State Care Planning Council on their business cards, stationary, and company brochures.
- Individual members use articles to promote themselves and the Council.
- Members promote themselves individually as part of an alliance (A Local Planning Council) that can find the answers and services the public is looking for.

Direct Marketing As a Source of Leads

Direct Mail

Direct mail and media advertising are well-tested methods of promoting your services, but in recent years the effectiveness of advertising or direct mail has significantly diminished – unless you have a very specific target market. And the costs versus the actual return you get are going the wrong way. Unless you have a very special list, direct mail is not that effective.

On the other hand, response rate from mailers to veterans promoting veterans benefits is in the range of 5% to 8%. Compared to the typical 0.05% to 1% normally achieved, this is a phenomenal result. Mailers introduce veterans benefits and invite recipients to a local free educational workshop. Veterans or their survivors are always interested in the benefits that they can receive. Because of the heightened interest, these presentations can result in 100 or more

attendees to targeted workshops with reasonable out-of-pocket cost. And the beauty of using this as a way to get in front of seniors is that you are offering them benefits that many of them don't even know about. Substantial benefits in many cases. Everybody is happy. You feel good about helping people and they feel good about finding services or money to help them with their needs. As mentioned above, response rates are very good with target mailings to veterans. In addition, you might expect reasonably good response rates by target mailing very old seniors and by disturbing them about losing their assets to Medicaid. It depends on your area. In both of these cases, direct mail could be cost effective. There are mailing houses that specialize in lists for veterans or older seniors and these companies also have tested mailer designs that work. Contact us at the National Care Planning Council for more information.

Remember, when you contact someone who has responded to direct mail, you are not offering products or services. You are offering to help them solve their problems. As a result, you would not talk to them on the phone about some kind of a product idea to save money or to make better investment returns. Forget about products! You would send them an intake survey and **ask** them to fill it out and return it to you and then you will get back to them. In fact, rarely does it work to call them on the phone. A better strategy is to mail a special invitation to an educational workshop concerning veterans benefits or Medicaid or both and ask the person receiving the mailer to respond to an 800 number to confirm attendance.

Media Promotion

Senior services is such a small market that typical printed media promotion does not bring in any substantial results when compared with the costs. However, there is a way to use this strategy. This is to advertise in publications directed at seniors or caregivers which are distributed in the community. You may also be able to find a seniors publication that will allow you to submit articles for these publications to print with your contact information. Articles you submit can be either for online publications or printed publications. Some organizations may charge you for being a contributor but for some publications, having someone like you who can submit regular articles is an important asset to the publication and you may have no cost.

For these publications, the only thing it will cost you is your time. Under these no cost circumstances, you could get a good return by just taking a few minutes to copy off one of our ghostwritten articles and submit it with your name. If you are not allowed to put your name on articles you have not written – whether we give you permission to do so are not – you can attribute the article to the National Care Planning Council and provide your contact information.

We received numerous phone calls from an article that we originally wrote on the veterans Pension aid and attendance benefit and that was submitted by someone we didn't even know. It appeared in a senior newsletter publication that is part of a large city newspaper. Whoever submitted the article on behalf of the National Care Planning Council also included our phone number and over a period of a month, we received at least 20 or 30 phone calls from people who wanted to know how to receive the benefit.

Television

A surprisingly affordable and still effective method of advertising is to use television. Most people consider TV too expensive but they don't realize that in today's fragmented programming market where cable companies can provide local advertising to a hundred or more audience-targeted channels, the cost/return benefit can be favorable.

The idea is to drive viewers to your website as well as provide an 800 number for them to call. A secret to getting better prices is not to select specific timeslots but to let the cable company insert your ads wherever they please. The other secret is to buy 15 second ads because these can often be inserted at times that are convenient to the cable company but still favorable to good reception from the audience.

Your target audience is not the elderly. It is people who are the children, relatives or other supporters of the elderly who are in their middle 50s to early 60s. These people have certain TV channels they prefer, and you need to do your advertising on those cable channels. Don't do TV advertising if you have no experience with this. Contract with a specialist to help you.

Articles and News Releases for Rural or Small Market Areas

Small newspapers, rural newspapers and website community newsletters are always on the lookout for interesting articles. Our members, who release articles to these publications for reprint, report great success from readers of these publications calling and asking questions or soliciting help. As a member of the your local Collaborative Marketing Group you have access to over 190 articles on aging senior issues. You have our permission to use these articles for any purpose and put your name on them and even allow others to reproduce them.

A number of these articles are directed towards veterans benefits. Since many of these veteran benefits are not well known in the community, these articles are of great value because they are more likely to be printed in a local publication. It is our personal experience that articles on the subject of veterans benefits draw a large number of inquiries from the public.

Vendor Displays at Conventions or Fairs

Members of your collaborative marketing group do not necessarily have to be members of a particular organization or association in order to participate in the vendor fair portion of those organization's annual or semiannual conventions. Depending on the cost, participating in a vendor fair at a convention gathering could be an effective way of introducing attendees to the your marketing group.

In addition, collaborative marketing groups may consider consolidating their marketing dollars and setting up booths at county or state fairs, senior Expos, company health fairs, job promotion fairs and other gatherings where a large number of individuals from the public or from businesses related to senior services may come together. If you have never done vendor displays before, there are a number of strategies that you use to make attendees aware of your presence.

Of particular importance is that these public encounters may not encourage people to use your collaborative marketing group directly as attendees sometimes have other interests for going to these gatherings. We have been successful however, in using these gatherings to hand out invitations and promote our educational workshops. In addition, we have used these gatherings to promote veterans benefits. It is important for you to get contact information from those people who come to your booth. It must either be through a drawing, free candy or other free items or some other inducement for them to give you their information. They won't just simply call you.

Cooperative Marketing As a Source of Leads

Leads and Referrals from Joint Marketing Efforts

Collaborative marketing group members expect, as a result of their participation and pooling of financial resources, to generate more business through the production of leads and referrals from their cooperative promotional efforts with other members of the council. These leads and referrals are driven by joint marketing efforts such as

- promotion of the council to the public through educational workshop marketing,
- brochures that drive inquiries to the individual group member's sales website or to his or her phone number,
- advertising the group in newspapers, on radio or on television,
- contact information from articles placed in senior publications, newspapers or magazines,
- educational booklets with contact information for the group and
- news releases for the group.

A large part part of the new business leads can come from community workshop marketing presentations conducted by group members. And finally, some new business will come from direct referrals from other members of the marketing group to each other. However, a word of warning. Don't expect networking through referrals from members of the group to each other to be a substantial part of the lead generation. It just doesn't usually work out that way.

Advantages of Organizing As a Local Planning Council

The Local Planning Council (see Chapter 3 for more information on Local Planning Councils) has a unique marketing advantage by being part of a recognized alliance. Members of the community are looking for help with senior service needs, but they are unlikely to contact any one provider or advisor – who is not offering the assistance that they need – not knowing whether this person can point them in the right direction. An individual or company that is a part of a Local Planning Council (see Chapter 3) or a Life Resource Planning Council, (see Chapter 5) advertises itself as providing a one-stop shopping solution. The individual or company on the Council is more likely to be contacted by a member of the community. This is because the member of the community will recognize that the member of the Council can refer the inquiry to other members of the Council. This unique advantage for attracting the attention of family care providers allows members of a Planning Council to open doors for community service that they could not open individually through their specific businesses.

The name of the Council is also important. The name is chosen to promote the concept of planning and one-stop shopping services for aging seniors. A Council name should not be chosen that reflects any commercial enterprise such as the sales of products or direct services. The public is more likely to trust a group that promotes itself as a planning alliance as opposed to a group that promotes itself as a commercial enterprise.

The Council approach to solving aging senior problems also works well for producing referrals from organizations that would not normally refer individual senior service providers or advisers. For example, a hospital discharge worker is more likely to refer a patient's family to a Local Planning Council as opposed to referring to an individual providing a specific service. One reason for this is that the Council group is perceived as a community service that can act as a referral source for the patient whereas a referral to an individual may have repercussions as far as the service provided. The individual provider or advisor might not offer reputable services.

The second marketing advantage is tied to the first. This has to do with organizations referring out the services of the Council. There are definitely some liability issues for an organization to refer out to a specific senior services individual or company and then have something go awry with the services offered. The referring organization might be considered liable for offering the referral in the first place. On the other hand, referring out to an established community planning alliance that operates as a nonprofit reduces the liability burden because a referral was not made to a specific individual or company. The referral is received by the member alliance. The group holds itself out as a public service Council and in some respects assumes the liability for providing ethical and reliable services from its Council members by organizing as a nonprofit.

Here is a third marketing advantage. A member of the Planning Council who offers himself or herself as a member of a team that can provide a comprehensive solution also has an advantage in getting in front of groups to make community presentations. As an example, a home care provider representing his or her company, independently of the Council, is unlikely to get an organization to sponsor a presentation about home care services to employees for brownbag luncheon meetings, for church groups, for retirement communities, for condo associations for service groups and for association meetings. The leaders of these organizations know all about home care and how it works and very few if any people would show up for such a presentation.

On the other hand, these same groups would be vitally interested to know about the services of a Planning Council or about some of the specialties, such as veterans benefits, that they have never heard about. The veterans benefits consultant, who is a part of the Planning Council, could make a presentation on behalf of the group and generate requests for services for all the other members as a result. This ability to get in front of audiences for making presentations is a distinct marketing advantage of the Planning Council concept.

Influence and Relationship Marketing as a Source of Leads

Reciprocal Marketing

Reciprocal marketing is a unique form of networking. With typical networking, you and someone else will share leads as referrals, but you and the referrer don't expect anything in return other than more leads shared between both of you. With reciprocal marketing you will work with the clients of certain professionals to help those clients obtain senior services that the professionals either don't understand, don't have the time to understand or simply don't want to even know about.

These services that you provide are sometimes extremely important for helping those clients of the professionals identify sources of senior services in the community. For example, very few professionals with senior clients are interested in knowing how to obtain veterans benefits for these clients. If you are specializing in this area, you can obtain additional income and other benefits for these clients. Another area that you specialize in or your council specializes in might be care management where advice is necessary, but the professional referring his or her client to you has no expertise in this area. Another area might be Medicaid planning which many professionals do not understand, but this sort of planning might be important to their clients.

With this reciprocal marketing approach, these professionals usually require something more than your helping them with your expertise. They may ask you to participate in their marketing costs. Perhaps you may have to participate in some of their promotional campaigns by doing presentations. Or perhaps if you sell insurance products as a result of your intervention for clients, the professional may require your sharing some of that commission with the professional.

The key to this type of marketing is that the professionals will be on the lookout on behalf of their clients for the services you offer. Because you reward these professionals in some way, you will be the first choice for any referrals. Without the incentive of a reciprocal arrangement, the professional might just simply tell the client that they need to do something about the services that the professional doesn't offer, but not worry about making sure the client gets those services. There is a stronger referral relationship and a more productive lead for you when a professional has an incentive in getting you together with his or her client.

So the question is who are these professionals whom you might want to develop a relationship with? They might include financial planners or insurance agents of various kinds such as property and casualty agents, long-term care insurance agents, health insurance agents and so on. They might include the financial advising arms of credit unions or banks who need assistance with some of their customers. Your expertise in this case would flow through the financial planning or investment planning units that most credit unions or banks now offer their customers. Other professionals might include attorneys, CPAs and associations of professionals such as nurses, psychologists, social workers, human resource managers and so on.

In most of these reciprocal marketing arrangements, you will have to have some sort of formal agreement whether signed or otherwise and in many cases you will pay part of your commission or pay fees for the privilege of getting introduced to clients.

Organization Relationships

Many professionals and businesses join organizations or associations in order to rub shoulders with other professionals and businesses who might end up referring a client. Members of your group should use this strategy as well. The key to making this strategy work is to show up at meetings, socials, golf outings and so on in order to be seen and to interact with others. Another important part of this strategy is to remain in the consciousness of other relationship individuals in other ways such as speaking at functions and sending periodic emails, thank-you notes, and inexpensive gifts and so on.

Some of your group members may already be using this method of generating business for themselves. If they are not, members could commit to at least one organizational membership on behalf of the Collaborative Marketing Group.

Those members who were using organization relationships to bring in new business prior to joining the the collaborative marketing team also have a new opportunity to share with their existing organization membership their new relationship with their new team.

For example, even though members may have spoken in the past at luncheons or other gatherings, their new relationship with a Collaborative Senior Marketing Group can allow them

to volunteer for the speaking schedule and talk about the exciting concept of offering a source for senior services. They can also recommend speakers from other members of the collaborative group who represent other specialties that might be of interest to the organization.

Here is a list of some of the organizations that members of a Collaborative Senior Marketing Group could associate with.

- A local estate Planning Council
- World at Work
- Chamber of Commerce
- Realtor associations
- Nursing home associations
- Assisted living associations
- Home care provider associations
- Gerontological Society
- Attorneys associations
- State nurses association
- Alzheimer's Association
- ALS Association
- MS Association
- Heart Association
- Muscular Dystrophy Association
- Other appropriate health support associations
- Local AARP advisory groups
- Service clubs such as Rotary, Lions and so on
- National Association of Professional Financial Advisors
- Financial Planning Association
- National Association of Insurance and Financial Advisors
- National Association of Health Underwriters

State Aging Services and Senior Centers

A determined effort should be made by an assigned member to create a liaison with area agencies on aging in the geographic area where the collaborative marketing group offers service. Likewise, contact with senior centers should be made whether these centers are sponsored by area agencies on aging or by other nonprofit or church organizations. This liaison should include frequent contact, an agreement -- where allowable -- to distribute planning literature and requesting opportunities for public presentations to employees of the area agencies on aging or to groups at senior centers.

Retirement and Care Communities

We recommend not including facilities such as nursing homes or assisted living or independent living communities or senior retirement communities as members of a collaborative marketing group. By avoiding these providers as members, there would be no conflict of interest for your members to develop relationships with retirement or care communities for providing planning services. Home care providers, hospice providers and care managers on your group already have these relationships. It would also benefit attorneys and financial specialists to meet with various facilities and promote those member's affiliation with the collaborative marketing team.

One way to do this might be to offer workshop presentations about various legal and financial aging issues arranged for family members and held at the facility. Another way would be to provide booklets or brochures to facility intake managers. Another option might be to provide a holder for brochures in the lobby where family members could take one and find out about the services of your marketing group.

We have been successful in placing our trifold brochures at the front desks of these communities. We have to provide the clear plastic holder. These holders are very affordable and we have purchased them online in large quantities for about \$1 each. We have to keep going around to the facilities to make sure that they keep them on the front desk and available to the public and to replenish brochures. Interested visitors or other family members will pick up these brochures.

As long as the brochures are generic and promote the group or more importantly, information on government benefits and these brochures are not offering any specific services or products, most of these communities will allow for their placement. We furnish you a number of samples of these brochures for your use with the Successful Senior Marketing System. We have also found that our plastic holders often end up missing. Perhaps people take them to use for their own brochures. To prevent this, we attach a preprinted label on the back of the plastic holder that identifies us as owners of the plastic holder and provides contact information for the facility to call us to replenish the supply of brochures. We make sure that these sticky labels have the kind of adhesive that prevents their easy removal.

Hospital and Nursing Home Discharge Workers

Home care providers already know the value of having a relationship with hospital and nursing home discharge workers and in some cases a large number of home care referrals come from these workers. The group leader should make arrangements for a presentation to hospital discharge workers about the services of the planning group and in particular his or her members. Discharge workers have regular meetings just for the purpose of identifying services in the community and coordinating services with other hospitals or within their own hospitals.

Business cards from discharge workers should also be retained in order to maintain an ongoing contact with these people. This might be done through periodic mailings or through emails pertinent to the discharge worker's duties.

Attorneys, CPAs, Insurance Agents and Financial Planners

Attorneys and other specialists who help their clients prepare for retirement, for estate planning and for end-of-life always have a need to refer reputable care providers or other senior service specialists to their clients. Group members should make these professionals aware of services through monthly emails, brochures, booklets, attendance at association meetings, sales or organization meetings or presentations at their various meetings. In addition, recognition should be paid these professionals by sending thank you emails you live it up just a little bit higher, gifts, clippings from newspapers and so on. The important thing is to maintain some sort of contact on a regular basis in order to remind these specialists working with seniors of the importance of your collaborative group.

Continuing Education as a Way to Develop Relationships with Referrers

Many associations, licensing agencies or other organizations require that their members complete a certain amount of continuing education within a certain period of time. This continuing

education is an ongoing requirement for these members or licensees. Some of these organizations are interested in training their members about issues pertaining to aging, long-term care and planning for final years. These are issues that our workshop marketing approach addresses. We have had success in getting approval from a number of different organizations to teach continuing education courses pertaining to the areas mentioned. Teaching these professionals about senior aging issues allowed us to build relationships with these people for sponsoring educational workshops or for distributing brochures or receiving referrals.

For example, we have, in the past, received approval as continuing education instructors for school districts, CPAs, insurance agents and members of the Society of Human Resource Managers (SHRM). There are many more organizations out there that you can approach for continuing education training. Generally, you have to get approval from the organization and pay a fee to be a provider – sometimes yearly, sometimes only once.

The purpose of these presentations is to make these members of these organizations aware of the services that your group provides and generate a relationship that will result in referrals. The principles that you will follow in teaching these courses are the same that you will follow doing educational workshop marketing. You are educating and you are not talking about specific products or services. On the flash drive that you receive with this manual, you receive instructions on how to do presentations that will result in your meeting with those attendees and helping them solve their problems. In this case you will request a meeting with interested attendees in order to explain how you can develop a relationship and offer your services.

Sometimes the sponsoring organizations will advertise for your continuing education services. They will not, however, pay for arrangements for you to make presentations nor pay for a gathering place to do these presentations. It is up to you to promote your continuing education courses to the members you are targeting. In some cases, the organization will provide a mailing list, but in many cases no promotional assistance is offered. Despite these limitations, we found that the time and money we put into promoting these continuing education courses resulted in a number of individuals who referred us business over a period of years.

Employers and Church Groups as a Source of Leads

The key to getting employers or church groups to sponsor educational presentations is creating a relationship where members of your group are not selling their products or services to the employees or parishioners. Employers and church leaders must be convinced that the purpose of your group is education and planning for those who need it. So how do you get around the fact that members of your group might eventually sell their products or services? The secret here is credibility. The expertise and the value of your group must outweigh the fact that members do have their own businesses and can change hats from educators to providers. The employer or pastor must understand that the purpose of the group is to serve the community and provide education and planning.

The motives of the individual collaborative marketing group members to create business must be subordinate the goal of service. Sponsors must understand that the primary purpose is not to provide business for presenters. If your collaborative group does not actually have these values and members are not willing to unselfishly serve the community, then educational

workshop marketing will not work for you. You must accept the principles in Chapter 1 of this manual that by serving you will be rewarded. Please go back and read Chapter 1 for a better understanding of how community service will provide new business.

The following section centers primarily on finding sponsors for educational workshops. It is only a summary of the more important possibilities that you should consider. Much more detail on how to do this type of marketing is found on the flash drive under the folder title "Training Manual for Organizing and Conducting Educational Workshops."

Educational Workshops for Employers

Over the years this has been a very effective way for us to reach decision-makers in the family who are burdened with providing care for aging loved ones. Nowadays most of these family care providers are employed in the workplace. Worksite presentations are going to generate requests from employed children for help with solving the aging issues of their parents. Educational encounters for employees are a very good way to reach family members who need help with supporting their parents or other loved ones with aging issues. In the past, these employer-sponsored presentations for employees – either through on-site or off-site educational workshops – have produced most of our leads.

Employers are concerned about employees dealing with aging issues at home due to the detrimental effect on productivity. These family burdens result in lost time at work, inability to carry out work assignments and the inability for these employees to make career progression in their jobs due to the commitments at home. Sometimes, employees even quit their jobs in order to provide the care for loved ones. For these reasons, employers are often accommodating to allowing outside presenters to come into the company and provide educational presentations about elder planning issues to their employees. The best way to arrange for these presentations is through the human resource department of the company you contact. Larger companies often have specialists in the department who are assigned -- among other things -- to help employees with these parent support issues.

Employees at work have at least one half hour for lunch and some may even have an hour. It is during this time that companies could schedule presentations. Employees are invited to attend these presentations while they eat their lunches. Thus the name, "brown bag presentations." Another common name for these presentations is "lunch and learn" sessions. As a presenter, you can encourage more employees to attend your workshop if you provide sandwiches and drinks for free. Some employers may even give their workers additional time off for lunch to attend one of these presentations if the employer feels the information is valuable enough.

A more common way to do these workshops is to have the employer invite the employees to attend an off-site evening presentation. This strategy has been our most successful as we will arrange these meetings so that employees can attend right after work. For example we set up the meetings at 6 PM in an accessible location and provide sandwiches and drinks for attendees. In most cases, we also charged for the materials and for the refreshments. If you do everything for free, people will not attend because they will be suspicious of your motives. In order to get the employees to attend, we provide brochures specifically detailing these meetings, the times and places and what would be discussed. We have the employers distribute brochures to their employees. We also arrange for the tuition fee to be paid through an online payment service. That allows us to know how many people are coming so that we can arrange for meals.

When you contact the human resource department, you will often find it difficult to get someone to talk to. For whatever reason, it always seems like the particular person you need to approach has little time to talk to outsiders on the phone. We have found the best time for contact is in the late afternoon from about 3 p.m. to 5 p.m. It is also possible to visit employers as a cold call, and introduce yourself to the security people, show the brochures or information about the council, and then get the contact information from the person who might sponsor your group. Sometimes, the security person will call the appropriate person in the human resource office to come down to talk to you. If not, they may give you the name of the person to talk to. You probably won't get an email, but at least you have a phone number to call that person.

Email Marketing Strategies to Employers

For many years we had an email marketing strategy to employers. The tough part of this strategy was obtaining the emails of decision-makers in the human resource department. We did a lot of calling and visiting and using other strategies to get permission to send these emails.

The campaign consisted of weekly articles directed to the particular person in the human resource department who was responsible for providing information to employees concerning such things as employee discounts, training opportunities, employer assistance programs and other benefits that might enhance employee productivity. We would follow the email directions in the email marketing strategy in this chapter by introducing ourselves and providing a link to our weekly article with the instruction to the human resource department that they were free to use that article to share with their employees through the employee intranet.

Although we didn't get a lot of feedback from this strategy, we did have a number of human resource departments that contacted us for setting up educational workshops.

Providing Education to Members of a Church Congregation

Providing educational workshops to members of a particular church denomination group can be very rewarding. The key to this is to create a relationship with the church leaders or pastors so that they will trust you and your group members to not take advantage of their parishioners. It is absolutely essential that this approach does not include selling products or services through the presentations. It must be a community service. On the other hand, collaborative groups providing these presentations, need to be entirely upfront with their attendees and let the attendees know that the presenters do have their own businesses that serve the senior community.

Attendees should not be encouraged to sign up to purchase products or services from presenters. They will rarely do so. Setting up selling encounters will also likely result in the leader of the church group preventing any further communication with his or her congregation. Attendees should be encouraged to sign up for Life Resource Planning which will help them identify the issues that they need help with. Attendees must understand that this planning is not a disguised effort to sell products or services. On the other hand, if there is a need for products and services as a result of the planning, those people who participate in the planning have no obligation whatsoever to purchase products or services, but they will often see the need to buy those products and services. The entire focus is on helping them solve their problems through the planning process. However, as discussed in Chapter 1 and in the chapter on Life Resource Planning – Chapter 4 – the LRP planning process will lead to a trusting relationship between the planner and the client and in turn result in the sale of products and services.

Using the Brochures and the Booklets to Produce Leads

Placing Advertising Pieces into the Community

We provide a number of printed sample brochures with the Successful Senior Marketing System. We also provide the original templates for these brochures on the flash drive. This allows you to customize the brochures with your group information and contact information on the appropriate panel on the brochure. You also need to change the phone number to your own on the various pages where the phone number on the template currently appears. We recommend you use an 800 number as this makes it easier for people to call you. It also allows you to identify callers and harvest phone numbers, as phone numbers of all callers will show up on the 800-number website that you use and you will know that the request came from a result of your marketing.

You can produce limited copies of brochures on your own printer or you can find a copy shop that might give you a good price on quantities. If you want quantities of more than 500 at a time, there are custom print shops that have high-speed copiers for limited productions of 500 to 5,000 pieces. For larger print runs you may need to use traditional offset printing to get the best price.

Here are some of the ways you can use the brochures

- ***Brochures to human resource departments*** -- We have had good success in persuading human resource specialists for local employers to disseminate information to their employees about elder planning issues. Our brochures are great tools for this type of promotion. You can persuade them to put the brochures in employee break rooms or ask them to send an internal message to employees notifying them that they can pick up a copy from human resource.

This strategy will also help you get your foot in the door for setting up employer-sponsored presentations. Presentations are designed to educate employees about the various services of the marketing group during a brown bag luncheon meeting. Off-site employee presentations at other times can also be arranged for employers who want their people to receive vital education about certain issues which could include eldercare coping instructions and veterans benefits.

- ***Place brochures with centers of influence*** such as senior associations, area agencies on aging, libraries, senior centers and other organizations that support seniors. Most of these organizations have brochure racks where you can put your brochures. Libraries in particular require that you cannot use their racks for commercial business. You must talk to the library director to show him or her that you are a community service and not a commercial business in order to allow placement. Sometimes you have to talk to the director of all libraries in a given system in order to get this permission.
- ***Develop a working relationship with providers in the community*** who offer senior services and have them pass out brochures for you. This will benefit them if the funding that is generated or identified by one of your council members will help pay for their services. In return they should be willing to promote your services as a collaborative marketing team. These providers might include home care companies, hospice services and other provider services represented by your own members of your own collaborative team.

- ***Use trifold brochures that fit in clear plastic holders*** In the past we have printed up 10,000 to 20,000 targeted trifold brochures to place into the community. We also purchased hundreds of clear plastic holders at about \$1 a piece for distributing these brochures. Members of the group would visit all types of small businesses and organizations to place these holders and brochures. An example might be fitness centers, county and city recreational centers, bank and credit union lobbies, all kinds of care communities and retirement communities, certain small businesses and other locations that people frequent on a regular basis. Refer to the folder on the flash drive called "*Basic Instructions for Starting up a Collaborative Senior Marketing Group*" for more instructions on how to utilize this brochure placement strategy.

We also furnish two sample booklets -- 5.5 inches by 8.5 inches in size. These booklets are entitled "*Community Solutions for Eldercare*" and "*Benefits for Senior Veterans.*" We give you the original PDF templates for both of these booklets on the flash drive. These two booklets are designed to be used in a variety of ways to promote and advertise your services. Here are some of these intended uses.

- ***Booklets are to be used in conjunction*** with the various workshop marketing presentations included in this system and used as handouts to persuade sponsors to host public workshop presentations
- ***Some collaborative group members will use booklets*** in an initial face-to-face assessment with their potential clients or customers. Contact information for the team members is included in the front of the booklet. The sample booklets we give you have sample contact forms in them to show you how to do this.
- ***Possible coupons inside the booklet*** -- You can print up coupons that you paste inside of the booklet and that can be torn out. These booklets with coupons would be made available in waiting areas throughout the community where people might pick them up and read them while waiting for an appointment. The coupons would encourage someone reading the booklet to remove the coupon instead of taking it. The coupon would contain contact information and offer a free booklet to the bearer of the coupon. Community waiting areas might include doctors offices, pharmacy waiting areas, hospital waiting areas and so on.
- ***Website offering free booklets*** -- You could offer a booklet for free on your website in return for someone filling out the request form. This is an option we provide you with your website if you choose to use it.
- ***Ad offering free booklets*** -- You could place ads in various senior publications and offer free booklets for people who call the phone number you list.

Using Websites and Email to Promote Your Marketing Group

Member Website

Members of a Local Planning Council (see Chapter 3 for information on Planning Councils) are provided a special member-embedded website on their State Care Planning Council website.

This website is only available to Planning Council teams and is to be used as a marketing tool. It is not provided with a hosting company but is part of the state council website. You will purchase a domain for this website. For all appearances, it looks like a true website because it has 19 separate page links attached to it and it has its own domain. Here are the strategies for which this website is designed.

- The Director will purchase a domain name and forward that name to the special council listing website. Essentially, this special landing page now becomes a website with its own domain. This landing page is deliberately designed to keep visitors coming back to the page as if it were the home page of a website and not allow them to escape to the rest of the state Care Planning Council website. For all intensive purposes, with the use of a domain, this special page is almost indistinguishable from an actual hosted website.
- The website contains links to numerous articles on senior service issues. A member can send his or her clients or potential clients to this site to educate them on these issues.
- Once a month, the National Care Planning Council automatically posts a new article on the main page of this website. Also each article page contains an archive of previous articles that are accessible from this page and this archive is updated as well. Members email the link to the article once a month to their own list of clients. The member's contact information is on this article page. Members personal biography pages are also linked to this website so that the public can learn about each member and what he or she does as well as the contact information for that person. This monthly mailing strategy becomes a a very effective marketing tool for council members.

Email Campaign to Centers of Influence

We have already mentioned using an email campaign to employers and to existing clients or potential clients. This campaign is used to direct these people to the article on your local Planning Council website page. The idea is not only to promote Local Planning Council services, but also to encourage worksite presentations for potential sponsors.

A similar email campaign can be used to promote your Council to centers of influence in the community who may refer that Council's services. The campaign email message would remind these people of the services offered and then direct them to the article and allow them to use the article for their own purposes. We have given permission to our members that they may use these articles as their own and offer the articles to others in the same way.

These centers of influence would be practitioners who meet with and advise people in the community on preparation for the future. These centers of influence might also be involved in providing senior services to members of the community. These people might include but not be limited to

- Insurance agents
- Financial planners
- Estate planning attorneys
- CPAs
- Assisted living facilities
- Nursing homes
- Hospital discharge counselors
- Governing members of the nurses Association
- Governing members of other healthcare Associations
- Professors of gerontology
- Home care companies
- State aging services
- Members of the society of human resource managers
- and so on

Search Engine Optimization

It is the job of the National Care Planning Council to optimize each State Care Planning Council website for pertinent searches on the Internet. Local Planning Council members can also help in this effort. In their email campaigns, members should be sure to list the their Local Council domain and encourage the public to link to this domain for the wealth of information it contains. Perhaps, from time to time, members could actually target use of their special website to their mailing list specifically as a source of information and help. By growing the number of links to the website, the relevance of the website will increase and more requests for services will come in from the public who happen upon the website in their searches for help.

Email Mass Mailing to Employers

Our Local Planning Council for many years conducted a monthly email marketing campaign to employers in the state. We obtained this opt-in list by calling human resource departments and talking to just about anyone in the department to obtain permission to add the company to our list. Generally, when they understood we were not soliciting or advertising and that we were sending valuable information they would give us the name and email of the appropriate person.

This monthly mailing resulted in companies calling us for worksite presentations. Or, a number of companies replied to our mailings and expressed their appreciation for the information. For those companies that did not contact us, we followed up with the human resource person on our mailing list and see if the company appreciated our mailing. In most cases, they knew who we were and they were pleased to hear from us. This favorable association allowed us to approach them about educational presentations for their employees. It was usually not difficult to get a commitment for a presentation.

We provide you 191 ghostwritten articles that you can use as your own with this package. In addition, we also post a new article each month on your council website page as mentioned

previously. You can use these articles for mailings as well. Don't send your articles as an attachment and don't send fancy HTML formatted pages. A number of people either ignore these types of messages or they set their email client or their server to reject them as junk mail. Give them the title and a few paragraphs from the article and give them a link (which is your Council domain name) to your Council website page.

If you have never done bulk email marketing, we suggest you not try it without the help of a someone who is experienced in this area. First of all, you must comply with the federal CANN Spam Law concerning commercial emails. Second, you will need to use a commercial bulk service such as Constant Contact, SendinBlue, Drip, ConvertKit, Aweber, GetResponse, Mailchimp and so on . You will be required to clean your list of any potential "spam traps" and inactive emails. Do an online search for "email list cleaning services." Your list cannot be very large as that creates problems for the bulk mailer. You must also be willing to provide evidence that you have permission to use the emails. Failing in any of these requirements will bar you from using that particular bulk mailer.

You should limit your emails to a 200 or 300 word message describing your article or providing a 200 word excerpt of the article with the domain link of your website that contains this full article. Your article will have the best success of getting through spam filters to the recipient if you use an appropriate subject heading, address the actual person by name and send it in text format avoiding any pictures or other HTML content. Spam filters are also looking for typical words that you would use to meet the CANN Spam Law -- the requirement to give your recipient the option to opt out. Words that filters are looking for might include "remove from the list," "unsubscribe," "reply to remove," and so on. You must give your recipients an option to remove their names but you can do it in such a way as to avoid the common words used for this purpose. The bulk mailer you use will also offer an opt out option if you choose to use it.

The purpose for providing an abbreviated version of your article and providing a link to the website is that you want to drive traffic to your website. In addition, a few of your recipients may even post your website link on their websites and this gives your site greater search engine relevance with the search engines.

There are a number of bulk mailing services available and you can find them through a Google search. These services take away most of the risks you could incur as an individual bulk mailer. As an example, if someone complains, the complaint will end up with the mailing service. If you can prove to the mailing service that the person who made the complaint truly did give you permission to send emails, then you don't run the risk of your ISP blocking your outgoing emails from the email that you are using. Mailing services are their own ISPs and their server stands as an intermediary between you and your ISP or domain service provider. If you are in the right, they will protect you.

The most important thing for you to remember is to keep documentation of the actual permission of those who have allowed you to send them emails. This is extremely important in case you are challenged.

Promoting and Optimizing Your Website

Here are some ideas to help you build your search engine optimization in order to create more traffic and leads from your site.

Using Your Local Council Website as a Links Reciprocation

One way search engines provide search relevance and place you near the top of the list for a particular search is through the popularity of your site. One important method for determining site popularity is for the search engine to look at the number of links to you from other websites and the quality of those websites that are providing the referral link. To learn more about how this is done, you should contact a search engine optimization company to help you with this.

Getting Public Service Organizations to Link to You from Their Websites

If your website offers good information to the public; government agencies, libraries, associations and other organizations serving the public might be willing to link to you without reciprocating. You need to find these providers and ask them to look at your site and provide a link to you. We believe the content we have created for you puts you into an information provider category. A resource these people may find valuable. You may also augment existing content by setting up the additional content pages we have provided for you.

Using Pay per Click

Major search engines allow you to bid on keywords that pertain to your services. If you price your bid high enough, the search engines will put your message at the top or near the top of a search page. If you pay enough you can even be listed at the very top of the search page. This gives you instant search placement but it also costs money. On the other hand, pay per click is designed to drive people to your site and request your services. You must decide whether this is a wise investment or not. It doesn't hurt to try because you can always cancel the service if you're not seeing any results for what you are paying.

Articles, Press Releases and Announcements with Embedded Links

Any articles or announcements that you produce for local papers or magazines should contain a link to your website. This is because many of these publications also have online versions and your link should be included when they post the online article or announcement.

Articles and Opinion Pieces for Placement Article Websites

There are a few websites that provide the opportunity for you to prepare an article on a given subject and submit it to that website. If they approve you for submission -- which is usually the case -- they will allow you to place a link to your website at the end of your article. They are looking for site content to attract people to their website and to notice the advertisements that they have on the site. They are also providing you an opportunity in return for your article to place a link on their popular site that should give you a good vote towards a better page rank.

Posting Comments on Discussion Groups and Dropping a Link with the Comment

You can find discussion groups on the Internet that brooch subjects that are similar to the services your marketing team offers. You can deliberately post thoughtful comments on these sites and drop a link. You must be careful with using this technique, because many people are using them for the purpose of dropping links, and the site managers will deliberately delete your

comment. Links to outside websites must be done strategically so that they fit in with the context of your participating comments.

In this case, the discussion groups other than your own would be ones that deal with veterans benefits, Medicaid planning or Medicare issues. If you provide a sincere and pertinent comment on the site, you can usually get away with providing a link to your website if you appear as a third-party endorser. You can't claim your site link as your own but have to appear as a disinterested observer. As an example, "I agree with the instructions that you have provided but I might disagree with you about some of the details of those instructions. I recently happened upon a good site that goes into more detail on what you discuss. It is found at www.helpforcare.com."

Generating Email Lists

There are several ways to generate lists for periodic mailing. One way is to keep track of the emails of all of your clients or people who request booklets from you or information from you. The forms we include on your website allow these people to check a box to receive periodic articles from you. You must provide some sort of opt in permission for using these emails in email campaigns. Unfortunately, it is dangerous to go out and harvest emails from various websites. Not only is this against the CANN Spam law, but these are not opt-in recipients and if someone complains, your Internet service provider might shut you down.

Another way to generate a list is to call those people or organizations on the phone whom you want to mail to. Find the person in the organization who would prefer to receive your articles that you publish on your site and get the permission of that person as well as the that person's email. These recipients could be care providers in the community, employers, organizations, state agencies and so on. The idea is to send them periodic emails that introduce articles pertinent to their practice with a link back to your website. This generates additional traffic to your site. Keep track of your phone calls and the permission that is granted you to use the email.

Using Social Media to Promote Your Marketing Group

Here are some of the more popular social media platforms:

- Facebook
- Instagram
- Twitter
- LinkedIn
- YouTube
- Snapchat
- Pinterest

The first four platforms are likely the best for promoting senior services. YouTube is extremely helpful if your group creates a channel and promotes itself with various short videos. Especially popular on YouTube for promoting business enterprises are “how to do it” or “do it yourself” or “explanation and education” videos. Snapchat and Pinterest are less likely to be suitable platforms for promoting senior services. Pinterest, in particular, has a large following of women who are primarily interested in handicrafts, health issues, survivalist, global warming and off the grid issues as well as quirky history facts.

We believe social media can be used to promote a collaborative marketing group, but our personal experience in using social media and relying solely on organic search through one of the platforms does not produce any appreciable amount of marketing leads. We certainly have social media presence on Facebook and Instagram and we regularly maintain our Facebook postings, but we don’t have that many followers. In order to create the 100,000+ followers that are necessary to drive the public to a Facebook account, you must invest money in promoting yourself with other Facebook users. For our particular industry, we don’t believe that investing in Facebook advertising is a very effective way to produce new leads.

We believe, the primary purpose of promoting a collaborative marketing group, using social media, is to create credibility and a recognition of the group in the local community. If someone is looking for your group on an Internet search and happens to see that you are listed on a number of different social media platforms beyond your website, this gives that person more assurance that your group is a reliable source of information and advice.

There is a great wealth of self-help information on the Internet if you wish to pursue social media marketing. In addition we recommend an excellent and inexpensive book by Jason McDonald titled “Social Media Marketing WorkBook 2020.” He also furnishes a great deal of free support material on his website at the following links.

<https://www.jm-seo.org/books/marketing-almanac/>

<https://www.jm-seo.org/free-403/>

<https://www.jm-seo.org/dashboard/smm/>

<https://www.jm-seo.org/books/social-media-marketing-book/>

YouTube channel at <https://www.youtube.com/jmgrp>.

<https://www.jm-seo.org/books/social-media-marketing-book/>

We also recommend a handy strategy for you to get an understanding of how social media works for your particular marketing niche by looking up how others in the senior services marketplace are using it. In particular, Google offers an option where you can go to these particular platforms directly through a search and see the listings that pertain to various keyword searches. For example we did a search on Google using the search syntax below for Facebook with various keywords that we came up with. Of course, you can come up with whatever keywords you think apply to the senior market and not use ours. This is only an example.

site:facebook.com senior planning
site:facebook.com senior services
site:facebook.com senior support
site:facebook.com elder rights
site:facebook.com long term care planning
site:facebook.com eldercare
site:facebook.com long term care
site:facebook.com elder planning
site:facebook.com family care services
site:facebook.com caregiving
site:facebook.com aging seniors at home
site:facebook.com care management services
site:facebook.com geriatric care
site:facebook.com veterans benefits
site:facebook.com aid and attendance
site:facebook.com veterans pension

Follow this same strategy above and check keyword searches such as the ones you did for Facebook for the other platforms using the syntax below.

site:instagram.com (enter keywords)
site:twitter.com (enter keywords)
site:linkedin.com (enter keywords)
site:pinterest.com (enter keywords)
site:snapchat.com (enter keywords)
site:youtube.com (enter keywords)

Educational Workshop Marketing to Produce Leads

This section is only a quick reference. We provide substantially more detail on how to do educational workshop marketing on the flash drive under the folder “Training Manual for Successful Marketing through Educational Workshops” The manual under this folder also titled “Training Manual for Successful Marketing through Educational Workshops” contains instructions on how to organize presentations, how to conduct those presentations and how to convert attendees into planning clients. In addition to this special manual, all of our startup materials focus on the purpose of a marketing group providing education and serving the public. For our own group, in the past, this has been the primary means of creating leads for members of the group. This activity far outweighs any other source of leads that we used in the past. As mentioned previously in this chapter, the key is service. There can be no profit motive in pursuing this educational marketing activity. So how do you make money? Please read again Chapter 1 on the importance of community service and how that will reward you and the members of your collaborative marketing group financially.

Educating the public about senior issues should be a primary function of any Collaborative Senior Marketing Group. These educational activities will produce the most new business for group members through the natural step of providing planning for attendees at these workshops. The planning eventually leads to the sale of services and products.

Marketing through educating, if done properly, will result in attendees agreeing to be contacted for planning purposes. The goal is to produce a large number of requests for contact from an educational encounter that will be converted into a substantial number of new clients or customers. Success with workshop marketing is realized through following as many of the following principles as possible.

- Doing the best job possible of making sure that all registration or attendance requests are handled and scheduled efficiently and on time
- Getting in front of as many people as possible, at each meeting, to present the message
- Developing a feeling of trust and confidence between the presenter and the audience
- Discussing problems and solutions without selling product or individual services
- Giving presentations that use a number of examples and stories
- Finding the most cost effective way to get the most people to attend
- Educating instead of lecturing
- Structuring an environment where at least 70% or more of the attendees will fill out a request for a planning appointment

Support from the National Care Planning Council

Training, Back-Office Support and Infrastructure Support for Your Practice

The Successful Senior Marketing System and the Life Resource Planning System from the National Care Planning Council include full support for training and back-office support.

The National Care Planning Council also provides website listings for you on our National Council website – as well as the listing and webpage support mentioned earlier – on one of our 40 state-specific Council websites. Your listing and your collaborative group listings on your particular state website give you credibility and recognition in your community. You can also start a Local Planning Council and that website will have its own domain as well as other information for the public. You will use this domain and this website to promote your Planning Council as well as promoting members of your support Council team. Here are the components of the website support from the NCPC.

- State Council website (for an example go to <http://www.carenorthcarolina.org/>)
- your Planning Council team website home page (for an example go to www.saltlakecare.org)
- life resource team member website page (for an example go to <http://www.careutah.com/listingprofiles/420-NatalieMoyle-UT/index.htm>)
- National Care Planning Council website listings (for an example go to <https://www.longtermcarelink.net/>)
- monthly articles for your email campaigns or blogs (for an example go to http://www.carenorthcarolina.org/NC-Raleigh_Advisory_Board.htm)

The National Care Planning Council has designed a number of brochures and unique booklets for you to use in promoting your practice.

Finally, you can arrange for phone support, coaching and mentoring to help you along the way become successful.

About the National Care Planning Council

The majority of Americans do not plan for the future need for the final years of life, for long term care living arrangements or for eldercare. Even when confronted with statistics that would suggest doing some planning, it is our experience that the elderly and their families choose to ignore the reality of needing this type of planning. As an example, when the need for eldercare arises due to cognitive impairment, injury or illness, the children or siblings of the elderly needing care often go into crisis mode. They simply aren't prepared. Family caregivers are increasingly in the work force and usually have their own personal family issues. They don't have the time to become involved in caring for their loved ones. Because of the family's lack of planning, they don't know where to turn or what to do or where to find services or advice. They need to find help quickly but are frustrated about the apparent lack of help or resources available.

Unfortunately there is no central source for caregivers seeking answers or advice. Many senior services are not generally advertised in the community. And even for those that are advertised, the public does not really understand their function. To make matters worse, those who provide

the advice and the indispensable care managers are often hidden from view. Even for government senior services information sources, few people know they exist or where to find them.

The National Care Planning Council was created to help solve this national dilemma with eldercare and planning for the final years by providing a free central source of information, advice and services for caregivers seeking help for their loved ones. Although the national site is primarily a listing and marketing support service, we are providing this personal one-on-one service to caregivers through our State Care Planning Councils and their websites. Local Planning Councils are also a free, one-stop shopping service for family members looking for help.

Another purpose of the NCPC is to encourage people to plan for the future need for long term care. We provide education, promotional materials and workshops to accomplish this goal. Membership in the National Care Planning Council includes some of the following benefits:

9 Ways You to Grow Your Business by Being a Member of the National Care Planning Council.

1. Get valuable Internet listing exposure on a website popular with 500,000 unique visitors a year who are seeking assistance for aging seniors.
2. Receive coaching, monthly statistics and free tweaking of your Internet listing to maximize your results.
3. Become a member of your State Care Planning Council to provide additional Internet listing exposure in a different format to a different market segment.
4. Receive marketing support in the form of free brochures, special listings, special Internet arrangements, free press releases and much more.
5. Have access to our powerful marketing systems and expand your reach to new clients or customers that your competitors are unable to access.
6. Purchase at a discount, valuable training materials to give you expertise that others in your area of endeavor do not have.
7. Have access to free ghostwritten articles that you can use for your blogs, your websites, your email campaigns, to place in local publications or for any other similar purpose.
8. Use the NCPC logo and promote yourself as a member on your website, on brochures and any other place where it might benefit your standing in the community.
9. Form a local Planning Council in your area to open new doors for your services that you could not open in any other way.

Chapter 3

How to Organize a Successful Local Planning Council

CHAPTER SUMMARY:

A Local Planning Council is a more focused and more formally organized version of a Collaborative Senior Marketing Group. Organizing a Local Planning Council requires greater effort, thought and commitment than organizing a networking group around Collaborative Senior Marketing. Planning Councils operate more like an informal small business than a networking group that only uses collaborative marketing. The extra effort to organize and maintain a Local Planning Council will eventually pay off as this strategy produces more sales leads than an informal Collaborative Marketing Group. This chapter goes into great detail on the initial steps to be taken to make sure that the eventual Council is successful. Finding the right members and setting rules for those members are important issues. The Local Planning Council will have its own brochures as well as listing services, creation and maintenance of a website and other support from the National Care Planning Council. Planning Council members are required to be members of the National Care Planning Council and maintain a listing on their particular State Care Planning Council.

IN THIS CHAPTER:

- **Four Highly Effective Marketing Platforms for Collaborative Senior Marketing; pg. 54**
- **State Care Planning Councils, the NCPC and Local Planning Councils; pg. 55**
- **Organization, Philosophy and Structure of a Local Planning Council; pg. 59**
- **Organizing a Local Planning Council; pg. 64**

Four Highly Effective Marketing Platforms for Collaborative Senior Marketing

The NCPC supports four highly effective marketing platforms for Collaborative Senior Marketing. In order to implement these platforms, the NCPC provides five marketing system tools for a collaborative marketing group. These system tools include: 1) the “*Training Manual for Collaborative Senior Marketing,*” 2) the “*Successful Senior Marketing System,*” 3) NCPC support for “*Local Planning Councils,*” 4) the “*Life Resource Planning System*” and; 5) the “*CLRP Designation.*” ***You can mix-and-match a purchase of any one or all of the five system tools for marketing support in order to implement any one of the the following 4 marketing platforms:***

Platform Option #1 – A Local Collaborative Senior Marketing Group

Our philosophy of organizing a local Collaborative Senior Marketing group is outlined in **Chapter 1** of the training manual. Collaborative marketing to serve aging seniors and their supporters is a natural consequence of the fragmented sources of senior services available in a local area. Senior service providers are naturally drawn to networking to provide their services to the public. Our philosophy focuses on providing free education and advice to family, relatives and other persons who are supporting the needs of aging seniors. Our “***Successful Senior Marketing System***” provides materials to advertise and promote a local Collaborative Senior Marketing Group. **Chapter 2** of the training manual provides instruction on advertising and promoting a Collaborative Marketing Group or a Local Planning Council as outlined next.

Platform Option #2 – A Local Planning Council

A local Planning Council is an organization of senior providers and advisers who wish to formally organize using a unique name and a promotional approach that provides a one-stop shopping service for families needing support for aging seniors. This formal organization also includes putting together a website and providing brochures and other material which promote the Council in the local marketing area. A Planning Council goes beyond a Collaborative Marketing Group by working together as a cohesive alliance of like-minded providers and by conducting educational workshops as a way to promote the services of the alliance. Instructions for organizing a Planning Council are found in **Chapter 3** of the training manual. Material for advertising and promoting a Council is included in the “***Successful Senior Marketing System.***” In addition, ***the National Care Planning Council will support a local Planning Council*** through listing services, consultation, online request forms and website creation and support.

Platform Option #3 – Life Resource Planning

A Collaborative Marketing Group aims to create sales leads for the group. Our philosophy for collaborative marketing focuses on planning and not on direct sales when meeting with persons who represent sales leads. Life Resource Planning was designed to accomplish the planning activities of a Collaborative Marketing Group. The LRP process easily converts leads into sales of products and services. Life Resource Planning is covered in **Chapter 4** of the training manual.

Platform Option #4 – A Life Resource Planning Council

Combining the resources of a local Planning Council with the power of Life Resource Planning results in a synergy we call the “Multiplier Effect.” Individuals and organizations working together as a “Life Resource Planning Council” can enhance sales opportunities tenfold or more over those individuals marketing alone as single practitioners. **Chapters 4 and 5** of the manual provide instructions on understanding, organizing and starting a Life Resource Planning Council.

State Care Planning Councils, the NCPC and Local Planning Councils

History of the State Care Planning Council Concept

Our idea for organizing an alliance of care providers and advisers came about as a result of offering community elder care planning presentations. Thomas Day began offering these presentations at local community colleges in 2002. The purpose was to try and find people who would be interested in financial planning and in buying long term care insurance. He soon realized he did not have the expertise to talk about caregiving or legal issues and so he invited a care manager and an elder law attorney to help with the presentations.

The Utah Care Planning Council concept eventually grew out of this startup group. Other providers were added to the group to help make the presentations. A website was also started about the same time to use the Internet to introduce the group to the public. The website philosophy was very much the same as the philosophy for the National Care Planning Council at www.longtermcarelink.net, in that a great deal of informational content was provided to encourage search engines to find the site. The Utah Care Planning Council website became the model for creating similar websites for other states.

Example of a State Care Planning Council and a Local Planning Council

the NCPC has created State Care Planning Council websites for 38 states. These don't actually represent functional local groups, but represent the Council concept to the public. Local state members of the National Care Planning Council are meant to populate State Council websites. Look at these Councils by going to the National Care Planning Council website at www.longtermcarelink.net. On the left side at the top click the link that says "State Councils."

If you want to go to one of our State websites directly go to www.careUtah.com. This website has been operational since 2005 and is our oldest State Council website. To see an example of a Local Council on the Utah Care Planning Council website, go to www.SaltLakeCare.org and you will see an example of a local group. Click on the various links on that page and it will appear that this particular group appears to be the home page of the State website even though it really is not. It is not possible for you to get to other areas of the State website from this page. This is a deliberate design objective. To the public – using the domain of a Local Planning Council – it would be hard to find the other groups in the state. This makes sense because the local group is providing its domain through its advertising and promotion in a given area and there would be no need for the public to know about other competing groups across the state.

Objectives of a State Care Planning Council Website

These are the objectives of a State Care Planning Council website.

- Educate the public on senior service issues and provide senior services resources on the website and through community educational presentations and educational booklets
- Promote the State Care Planning Council statewide and create branding for the name
- Promote the services of State Care Planning Council listing members
- Provide sales leads for State Care Planning Council listing members from the website by pointing members of the public to the State Care Planning Council website and to a particular group that is working together as a Local Planning Council
- Provide a central referral service under one source for all senior services in the state

Two Tiers of Listings on the State Care Planning Council Website

In order to adequately serve the needs of aging seniors in a given state, we need to encourage as many senior service providers and advisers to purchase a listing on that State Care Planning Council website as we can. Unfortunately, the need to sign on a large number of members does not meet the needs of most providers and advisers who want exclusivity for their Local Planning Council in a given area. In other words, given the choice, a provider or adviser would prefer to join an exclusive marketing group where his or her services are the only ones offered in a given area. All members in this exclusive club would be chosen so as not to offer competing services with each other. Each would have his or her own area or areas of expertise.

In an effort to meet these two divergent goals, we came up with a two tier listing system. At the basic level, anyone paying to be on a State website will have the standard listing under the category under that site as well as their personal webpage. To see an example of these personal listings, which also include listings for local care Planning Council members, go back to www.careUtah.com which will take you to the actual home page of the website.

The higher level includes the standard listing as well as a special listing on a page that we create for any group that wants to operate as a Local Planning Council. There is no additional cost for this Local Council over a basic level listing. We do, however, require an agreement from the person who acts as a Director of a Local Planning Council to maintain certain standards and to maintain a minimum number of members on the Local Planning Council listing page.

The Local Council listing is designed in such a way that it appears to be the home page of the State Care Planning Council website. The Local Planning Council will purchase its own domain and forward that domain to the URL of the Local Planning Council found on the State website. To the public, the domain represents a unique website. Once there, the links on the local group page are designed to keep users on the Local Council page and it appears that this is the homepage of the website. Once again, go to our example on the Utah website at <http://www.SaltLakeCare.org> (www.careutah.com/UT-Salt-Lake-Advisory-Board.htm)

No Exclusive Territory Rights

We cannot offer any Local Planning Council operating in a given geographic area an exclusive right to that area. There are a number of reasons for this, but the primary reason is that if a group is not successful in staying together, some other group might want to represent that area. A territorial agreement has proven to be extremely difficult as disputes arise over whether a group is still in force and whether they have a right to a given area forever even if they have disbanded.

In a geographic area where there is a small population base, we will likely give deference to any group that is operating successfully and likely not set up any more groups as Local Planning Councils in that area. But we have the right to make that decision as we set up the website and interact with the groups in those more sparsely populated areas.

Members at the First Level Are an Asset to any Local Planning Council

When they are initially exposed to our two-level listing structure, potential Local Planning Council members don't like the concept because they don't want competition from basic State level members operating in their service area. From experience, we have found in actual practice

this is not a problem. In fact it is just the opposite. Having individuals in a given area offering the same services can be an advantage to the Local Planning Council. As long as the Local Council lets individuals listing in that geographic area know of their existence, they then become a resource for the individual who does not provide those senior services that the Council offers.

As an example, suppose that a non-medical home care provider at the basic level listing receives a request for services. Knowing that the Local Council has expertise in other areas that might be necessary to service that request, the non-medical home care provider could pass that request on to members of the Local Council group. In return, that home care provider would expect referrals back for his or her services from the Local Council members in the future. These reciprocal networking conditions could be worked out between all members on a State Council website.

Once the Local Planning Council members accept this two-level structure and realize that the basic level members are not a competition to them, the system works very nicely. In fact, the more members there are on the website, the more likely Local Planning Council members will receive additional leads as referrals from basic level members. This also allows the Local Council group the option to develop a relationship with basic level members and to provide the services to clients that they seek level members can't provide themselves. When all members recognize the advantage of this organizational strategy, very few have any complaints about it.

Remember, there is no additional cost for moving from a basic level listing to the higher level listing of a Local Planning Council. The only requirement for this enhanced listing is that there is somebody who is willing to take responsibility for a Local Council group – the Director – and that there are at least five members or more (this includes the Director) in the group. That's it.

Membership in the National Care Planning Council is a Requirement

In order for someone to join a State Care Planning Council and receive a listing on the State Council website, that person must also be a member of the National Care Planning Council. Membership cost for the NCPC is very reasonable and carries with it a number of valuable benefits, in addition to the benefits provided by being a member of a State Care Planning Council. Here is a description of these benefits.

Join the National Care Planning Council

You can become a member of the National Care Planning Council starting at only \$8.00 a month. Optional additional listings may include a small fee of \$1.00 per month for each additional listing. You may quit at any time. There is no mandatory membership enrollment period. The membership benefits listed below are included in your \$8.00 a month and are worth many times more than this highly affordable monthly fee.

Web Presence through Listings and Personalized Web Pages

Your membership includes an advertising listing on the popular National Care Planning Council website -- "Long Term Care Link." Your listing is placed under one of 34 different categories on our website. The listing works like a yellow page ad where you are placed by category under your state and by your geographic location. You can provide up to 55 words in this listing to describe your services and offer your contact information. We also provide a link on this listing to your personal sales web page which we design for you. Visitors to our website, wanting your services, contact you directly through your listing or from your personal sales web page by filling out a request form that goes to your email.

Membership also includes your own personal web page. You may place anything on this page you want including pictures, your sales message, testimonials, contact information and your website link. We include a form the public can fill out and email to you. We also track visitors to this page for you. You can even buy a domain and forward it to your sales page to create your own website. Creation of your listing and your sales web page are covered by a \$45.00 one-time setup fee when you register.

Here are other membership benefits.

1. Receive marketing support in the form of free brochures, special listings, special Internet arrangements and much more
2. Have access to our marketing systems to expand your reach to new clients or customers who your competitors are unable to access
3. Have access to free ghostwritten articles that you can use for your blogs, your websites, your email campaigns, to place in local publications or for any other similar purpose
4. Use the NCPC logo and promote yourself as a member on your website, on brochures and any other place where it might benefit your standing in the community
5. Form a Local Planning Council in your area to open new doors for your services that you could not open in any other way

As mentioned, to be a member of a State Care Planning Council a person also has to join the National Council. We automatically add on the National Council membership fee to our billing. Billing is done through automatic credit card deductions from the member's credit card account. The very minimum a person can pay for National and State Care Planning Council memberships is \$15.00 a month – \$8.00 a month for basic minimum National membership and \$7.00 a month for basic minimum State Council membership. Membership fees could be larger due to members choosing additional listing categories or additional listing states.

Promoting the Local Planning Council to the Local Community

It is the responsibility of each Local Planning Council to promote their group in the local community. The purpose of this promotion is to provide name recognition for the Local Planning Council and to generate lead requests that will result in members of the group acquiring new clients or customers. By using their membership in the Local Planning Council as part of their advertising, individual members will capitalize on the branding that is taking place through the Internet and through combined promotional activities sponsored by the group.

All joint promotion and advertising activities are designed to drive members of the public to the Local Council website or to a phone number for this local team. Combined with a few search engine inquiries from organic searches to the website, members, over a period of time, should enjoy a few sales leads from the website as well.

Please note that lead generation is not the purpose of the State Council member website. Yes, it may generate some leads, but the more valuable purpose is to establish credibility and a recognition in the local community from advertising your Local Planning Council and by promoting your domain for that website on business cards, brochures and other literature.

Organization, Philosophy and Structure of a Local Planning Council

Description of the Local Planning Council Model

The key to making a Local Planning Council function is to create business appointments for members of that Council using a planning approach. Keeping a Planning Council together with only referrals between group members usually does not work. The referrals are not strong enough nor is the amount of business created from referrals adequate to maintain a Council.

Even though excitement is high and anticipation from new business drives the initial formation of a Local Council, we have found from experience that without a proactive effort using our Council model to create business for other Planning Council members, interest soon wanes and the collaborative alliance disintegrates.

By far, most business comes from educational workshop presentations. Attendees at these workshops sign up for a planning consultation with a the planning specialist from the Council which eventually leads to new business for all Council members. These educational presentations are designed as face-to-face encounters but they can be done virtually online just as well. The presentations are usually free to the public, but we have been successful in the past actually charging a tuition fee for attendees by sponsoring these workshops at local colleges or universities. It is easily an option to organize and conduct these workshops virtually, and sign-ups for planning will occur.

Create a Group Identity to Solidify Local Planning Council Member Support

Planning Council membership is in some ways similar to the processes that bind together a successful small business. Some businesses are very successful at creating a shared group identity with their employees. The employees are proud to be a part of the business and willingly participate in achieving the goals of the company. Companies that create this attitude among employees are usually more successful than companies where the employees simply put in their time in return for a paycheck.

Local Planning Councils should strive for the same goal of creating a small business group identity with their members. In many respects, our Planning Council model is a small business with Council members acting as employees with a designated planner coordinating sales through the planning process. It is not a formal small business, but the Council could be organized that way if everyone agreed to operate under that kind of an umbrella.

Members of the Planning Council should have a strong feeling of belonging to the group and be proud of their participation. Here are some ways that might foster this identity.

- Members contact each other on a regular basis outside of scheduled meetings
- Members schedule social activities to get together informally on a regular basis
- Individual members help other individual members solve problems that may not even be related to the marketing activities of the group
- Members regularly keep other members informed of the services they are providing to people who become planning clients
- Members work together on marketing projects and marketing pieces for the group
- Scheduled meetings allow members to share their biographies, experience and expertise
- Scheduled meetings are devoted to training other members how to understand the services or products of all members and how to uncover opportunities to apply these services or products

Formal Strategies to Create a Group Identity

One productive way to create a group with a common purpose and goal is for the Local Planning Council to form as a not-for-profit business or partnership. Members are, however, not employees but part-time partners. As part of this business activity, members would be required to contribute a certain amount of money each month to be used for marketing and promoting the group. Literature would be cooperatively produced for all members of the group using group funds. Combined marketing activities would also be planned.

It is also helpful to have a slogan or phrase that identifies the Local Council group and makes it unique. Sometimes these are called "memory hooks." One we use for our group is "Difficult Problems – Clear Solutions." Here are some ideas that we came up with for slogans for your Planning Council: "for eldercare, we're always there" "clear solutions for difficult problems" "a one-stop shop for help" "the ones who care for silver hair" Please come up with your own slogan. These are only off-the-wall suggestions.

The right slogan or memory hook can be extremely effective. Here are some you will probably recognize immediately and relate to the product, company or service without our telling you. "What's up Doc?" "That's all folks" "always low prices, always" "where's the beef?" Here are some possible other slogans.

For eldercare, we're always there

Make one call, that's all

If you're up in the air over long term care we're always there

Eldercare problem solvers

Timely solutions for difficult problems

Eldercare help is one click away

One-stop shop for help

A one-stop shop so you won't plop

Eldercare counsel from our eldercare Council

An eldercare Council for eldercare counsel

We'll step in while you step out

Don't lose any more hair over eldercare

Stressed over eldercare? We are there

If you're lost with helping an aging loved one we are your guide

In the dark over eldercare? We are your match

Match up with us if you're in the dark with eldercare

We'll straighten you out if you have nowhere to turn with aging loved ones

Nowhere to turn, we'll steer you right

Lost your way with aging loved ones? We'll give you direction

The ones who care for silver hair

We care for eldercare

Turn your problems over to us

Putting Together a Questionnaire for Planning Council Members

For those members of the Planning Council who are not accustomed to uncovering funding or planning options, a checklist should be available for these members to utilize until they become

comfortable with asking questions of people they meet with. Here are some recommended topics for that check list. This is not all inclusive and other topics can be added.

- Is the loved one a veteran or the spouse of a veteran or a widow or widower of a veteran?
- Does it look like they will have to eventually apply for Medicaid assistance? (Differentiate between Medicaid and Medicare because they don't often understand the difference and this can lead to a discussion on Medicare benefits and other benefits such as aging services.)
- Have they reviewed the will or trust in the last two years? (If there are no planning documents this is a perfect opportunity to talk about the need for these.)
- Is there a caregiving agreement with the family members? (This uncovers potential disputes within the family and might be a harbinger of future conflict.)
- If there is no agreement are all members of the family on the same page as to what should happen, who should make decisions, who should spend the money and so forth? (This also uncovers potential disputes or disagreements and can lead to many planning opportunities.)
- Has a child been living in the home and providing care? (May have a bearing on Medicaid)
- Would a member of the family like to be paid for providing care in the home? (Planning opportunities for veterans benefits or for caregiver agreements for Medicaid.)
- Is the house going to be left occupied? (Uncovers a whole raft of problems and solutions associated with this issue.)
- Is a professional care provider currently providing services? (May uncover alternatives.)
- Is there enough money to pay for nursing home care? (Has a bearing on Medicaid planning)
- Is there an interest in trying to save the home and a moderate amount of savings from Medicaid spend down? (This question and the previous question are extremely important, not just because it results in some planning for Medicaid, but it results in a whole new line of thinking for the family about what future decisions will have to be made and how planning can be made now to deal with those decisions.)
- Is there enough money to pay for the assisted living or are they looking for government programs to help with that?
- Are they looking for ways to pay for the caregiver services? (Uncovers a whole bunch of funding opportunities such as reverse mortgage, veterans benefits, alternative caregiver services, Medicare, Medicaid home care services and so on.)
- Are they familiar with the services offered by state and county aging services?
- Do they need help with finding the right facility?
- If they're moving out of a larger home, do they need help with downsizing and relocating?
- Are they having problems with the family trying to agree on the best care solution?
- Will they be happy living in a facility or are they looking for ways to pay for care at home?
- Are they aware of some of the ways to protect their assets from the cost of nursing homes?
- Have they considered hospice care? (Many are not even aware of hospice and for those that are, they think their loved ones can't qualify because medical conditions are not right. They are usually wrong.)
- Have they used the home care available under Medicare? (Many don't know the various ways that Medicare can help.)
- Have they considered finding a medical provider who is willing to take the time to possibly correct some of their medical problems? (Many people do not know that proper geriatric health care could actually improve the health of a loved one and allow him or her to stay at home.)

Credibility for Sponsored Community Workshop Presentations

A Planning Council member who offers himself or herself as part of a respected alliance of like-minded providers that provides comprehensive solutions, has an advantage in getting in front of sponsors to organize community educational workshop presentations. As an example, a home care provider representing his or her company is unlikely to get an appointment to make a presentation about his or her business to any of the following sponsoring organizations: 1) company employees for brownbag (lunch and learn) meetings, 2) church groups, 3) retirement communities, 4) condo associations, 5) service groups or 6) Associations. The members of these organizations know all about home care and how it works.

On the other hand, these same organizations would be vitally interested to know about the services of a Local Planning Council or about some of the benefits, such as the veterans benefit, that they have never heard about. The veterans benefits specialist, who is a part of the Planning Council, could make a presentation on behalf of the entire group and generate requests for services for all members as a result. This is the distinct marketing advantage for the Council planning concept. A collaborating group can offer education on a variety of interesting issues.

The Planning Process Drives the Solidarity of the Council

When we started about 15 years ago with the Council concept for supporting aging seniors, we believed that the support groups would hang together and continue to function together based on the networking possibilities. Experience has shown us that without a common purpose to work together, networking groups typically fizzle and the groups eventually dissolve. Several years ago, we developed a solution-based planning approach to provide this glue to hold the group together. However, this does not mean that networking should be ignored as part of the recipe. Referrals are still useful and if the group has a good solidarity, referrals can also be valuable.

Nevertheless, it turns out the formal planning process is the missing ingredient that makes the Local Council work. Members of the Council hang around, not because they expect referrals or expect to give referrals, but because they will receive business opportunities directly from the planning process. The loyalty of group members is proportional to the strength of the planning process that is performed by a designated member of the group doing the planning. Completing a large number of plans and providing service to clients keeps Council members involved. Fewer plans and poor follow-up result in less interest for Council members to participate. With a planning process providing the cohesive force to bind the group together, networking becomes a less important element in producing leads and referrals.

It should be noted that many of our existing Council groups have not chosen to use a planning approach to create business for group members. That is their choice and if they have found an alternative way to keep members of the Planning Council happy and producing leads for each other, we certainly don't discourage whatever approaches they are using.

Choosing a Name for Your Council

You should choose a unique name for your Planning Council. This name should reflect the nature of the planning process in helping aging seniors prepare for their final years of life. Do not make the name specific to any of the services offered by the members of your Council. A generic name is important. Some of our groups have chosen names related to caregiving or aging services, because most of the members of the group offer these types of services. Make sure that you are not choosing a name that is already being used by listings already on your State Care Planning Council Website. You may want to register your name with your State if that is

possible. Planning Councils in the same state could differentiate themselves by such names as "Salt Lake County Elder Planning Council," "Intermountain Elder Planning Council," "Central Utah Elder Council," "Northern Utah Elder Council," and so on. The name need not incorporate "Elder Planning Council." Such names as "Salt Lake Senior Planning Council," or "Salt Lake Seniors Resource Planning Group," or "Utah Aging Seniors Planning Alliance," or "Northern Utah Senior Planning Council" might be examples of some other ideas you could use.

The name of your group should be on all of your literature including business cards for every member as well as brochures and booklets. The National Care Planning Council will provide your members a homepage and each member a unique sales page on your respective State Care Planning Council website.

The Council Is Typically Not a Formal Business

Members of a Local Planning Council typically are not part of a formally organized business structure. All of them have their own businesses to take care of. They will participate on a part-time basis as members of the Council because of the extra income opportunities that membership brings them. This does not mean that a formal organization devoted to planning and preparation should be precluded for this purpose. Many law firms have adopted a program similar to our concept where the firm has hired care management individuals on staff to provide the needed services to clients of the law firm. The difference between that model and ours is that our model is a much more comprehensive approach to solving the problems of aging seniors and doesn't require the overhead of maintaining salaries for individual practitioners of the Council.

Under our model, the Planning Council is an alliance of like-minded practitioners and advisers. They stick together and present themselves to the community as a unified group with one-stop shopping services for aging seniors. The group website, workshop marketing presentations from members of the group, a common name and brochures identifying the group will all create business opportunities for the members that they could not create on their own with their own individual marketing efforts.

The unique services of such a group are recognized by centers of influence in the community and these referrers will more readily recommend the services of the Local Council as an organization over the individual members of the group representing their own businesses. The generic planning focused name of the group also denotes to the community the idea of planning services as opposed to the sale of products or elder care support. In order to help the Council with its promotion and advertising endeavors, members could contribute money to support efforts for community recognition, for community-perceived visibility and for the credibility of the group.

Organizing a Local Planning Council

Start with Several Key Members and Let the Rest of the Council Evolve Naturally

Any group desiring to start a Local Planning Council must first designate an individual to be responsible for the group. We call this individual the Council Director. The Director and the members of his or her Local Council eventually provide a one-stop shopping solution. Don't rush into trying to find service providers in the community to be members of your Council. Between the Director and someone who provides geriatric services (who could also be the Director), both of you are already likely familiar with a number of people who can fill the positions for other Council specialties. Starting out, you can do adequate planning without the formal support of other Council members by simply finding practitioners in the community in whom you have confidence and involving them as solutions in your planning process. Over time, you will find those practitioners you want to work with and form a closer relationship as a formal Council. We provide you below further information on starting up a group. We also suggest your being cautious about signing up new members without a working relationship first.

Advantages of the Care Planning Team Marketing Model

The individual or company that is a member of a Local Planning Council is more likely to be contacted by a member of the public based on membership in the Council. People in the community will recognize that the contacted member of the team can involve other members of the team. This unique advantage for attracting the attention of family members or others serving the needs of their aging loved ones allows a Local Planning Council to open doors for community service that they could not open individually through their specific businesses.

Another decided advantage for a Local Council to attract business over an individual trying to attract the same business is in the public perception of the name of the group. An individual is going to have a business name that reflects the services of that individual. For example "AAA Financial Services," or "Mother's Helper Home Care," or "Smith and Smith PLC." The name of any individual business is going to reflect the intent of that business in selling products and services. The name of a Local Planning Council is going to reflect the purpose of the Planning Council as providing education and community service – which is exactly what the Local Council should do. (Please reread Chapter 1 on the importance of service first.) An example would be members of the group having the individual names of their businesses but being members of the "Utah Elder Planning Council." This approach is much less threatening to the public and the public is much more likely to use the Council and the members of the Council.

The team approach to solving care problems also works well for producing referrals from organizations that would not normally refer individual care providers or advisers. For example, a hospital discharge worker is more likely to refer a patient's family to a Local Planning Council as opposed to referring to an individual providing a specific service. One reason for this is that the Local Council is perceived as a community service that can act as an educational and referral source for the patient whereas a referral to an individual may be inadequate as far as the service provided. The individual provider or advisor might also not offer reputable services. Even more credibility is provided when the Local Council organizes as a not-for-profit corporation and advertises this to the public. Legal liability issues are reduced due to the corporate veil, as long as individual members operate legally as a not-for-profit Corporation.

There are definitely some liability issues for any organization to refer out to a specific individual or company and then have something go awry with the services offered. The referring organization might be considered liable for offering the referral in the first place. On the other

hand, referring out to a Local Council that is a not for profit organization could reduce the liability burden because a referral was not made to a specific individual or specific company. The referral is received by the Council group. The Council holds itself out as a public service team and in some respects assumes the liability for providing ethical and reliable services.

Relationship of a Local Planning Council with the National Care Planning Council

The operation of Local Planning Council is not a franchise from the National Care Planning Council. The organization of the Local Council is based on like-minded senior practitioners coming together to offer their services through an educational platform and community service. Members direct their marketing efforts around their membership collaboration with each other. There is no contractual performance relationship with the NCPC. Because this is not a franchise, the National Care Planning Council cannot exercise any operational control over Local Planning Councils. A Local Council is not expected to provide any name branding on behalf of the National Council. The fees and set up charges that go to the NCPC buy membership in the NCPC and entail no ownership interest by the local Council in the National Care Planning Council marketing and promotion systems. Use of NCPC marketing systems is based on a usage fee and is not an exclusive arrangement. There are no territorial rights involved in using NCPC marketing systems or running a Local Council. As far as the National Care Planning Council is concerned, each Local Council operates autonomously from the National Council. The National Council becomes involved with a Local Council through offering a website for the Council and by offering listing services and other membership benefits as a result of monthly fees.

Each Local Council group is represented by a group leader whom we call the “Director” and who is the responsible person for representing the group’s interest with the National Care Planning Council. The Director need not represent any particular senior specialty.

Although the National Care Planning Council does not exercise any operational control over local groups, we provide instructions that will help local groups operate more efficiently and effectively. This instructions are found in this chapter and in more detail on the flash drive that comes with this system. As part of the membership agreement with the National Council, members and Directors are required to follow a code of conduct. Failure to comply could result in loss of membership and removal of the listing of the offending person.

The National Care Planning Council provides guidance to help groups be successful, but groups often find their own operational strategies that best suit their needs. As an example, the background specialty of the Director will not be dictated by the National Council nor will the actual composition of local group specialties be dictated. However, we will not support a Local Council website if the group does not have the minimum number of members for that support. In order to maintain that website a group must have at least 5 members. These are five separate individuals and not individuals who represent more than one specialty for the group. These five individuals can include the Director.

The NCPC will not be responsible for collecting or dispersing funds from Council members that are intended to support local operations. The local assessment and use of such funds by Council members might also constitute the organization of a business under their state's business rules. The National Care Planning Council will not assume responsibility for a Local Council that chooses to operate as a business. A Local Council may need to put together a business organization such as a limited liability corporation or a nonprofit corporation in order to meet state rules and in order to protect members of the group from liability issues.

Deciding Which Specialties to Include in the Local Council Group

This section contains recommendations based on our experience in the organization of a Council. We recognize that each group and its Director may have other strategies for operating in their geographic areas. Therefore, the information in this section is a recommendation only and groups have the latitude to use whatever they think is the best strategy for organization. More detailed information on how to identify potential Council members in your community is found on the flash drive that comes with the system under the following folders:

- *“Basic Instructions for Starting up a Collaborative Senior Marketing Group”*
- *“Setting up a Hypothetical Planning Council in Wisconsin”*

We have found from experience that it is not always practical to include members on the team who represent government agencies or nonprofit organizations. Generally, they are barred from providing referrals or participating in business decisions with private sector service providers. This, however, does not mean that a group should exclude such an organization from being a member. Perhaps, the presence of influential and knowledgeable people from nonprofit or government sectors could be a decided advantage for the credibility of a Local Planning Council.

Membership in a Council should result in a significant increase in business and income to warrant a company or an individual putting in the time and effort and money as a group member. Here is a list of 16 types of senior service providers or organizations that could benefit from being members of a Local Council.

1. Geriatric Care Advice, Guardianship, Conservatorship or Dispute Resolution
2. Non-Medical Home Care Provider
3. Home Health Agency – Medicare-Covered Home Care or Hospice
4. Home Maintenance, Deep Cleaning, Remodeling or Yard Work
5. Veterans Benefits -- Consultant for the Aid and Attendance Pension Benefit
6. Geriatric Health Care Practitioner, Senior Health Clinic or Home Care Doctor
7. Reverse Mortgage Specialist
8. Elder Law Services, Attorney-Based Estate Planning or Medicaid Advice
9. Non-Attorney Estate Planning, Tax Planning, Trust Management or Retirement Planning Services
10. Relocating, Downsizing, Facility Search or Real Estate Services
11. Insurance Products, Retirement Planning, Investments or Financial Advice
12. Medical Equipment or Disability Aids
13. Medical Alert Systems, Health Monitoring Systems or Home Safety
14. Care Facilities such as Assisted Living, Adult Day Services or Nursing Homes (As a general rule we recommend against putting facilities on an Advisory Board, but there may be circumstances where it is appropriate.)
15. Funeral and Burial Preplanning
16. Specialized Eldercare Services such as Bill Paying, Advisory, Placement, Tax Preparation, or Specialized Care Services.

Additional service categories that may or may not benefit from being a part of the group.

1. Medical Equipment and Disability Aids
2. Home Safety Systems
3. A Local Funeral Home
4. Retirement Communities, Assisted Living, Adult day Services or Nursing Homes

The reason for not including the first three business types in additional service categories on the previous page is these businesses typically cannot realize enough extra income from the time and cost of being involved with a Local Planning Council. Companies representing these specialties should normally be discouraged from joining the group but this does not mean that they cannot join. Depending on the company and the circumstances, membership could be rewarding for some of these specialists if they have a large enough operation to warrant membership.

We discuss in much more detail in a subsequent section how to approach potential Council members and how to organize what we call a “Core Council” using certain key specialties from the list above.

Reasons for Excluding Care Communities, Adult Day Services and Nursing Homes

Geographic *Members of the public, searching for retirement or care communities, are generally looking for a facility in a certain geographic area. In most cases this is because they want their loved one to be close to a member of the family who is living in that area. Or another reason might be the preference they personally have with a certain area.*

This preference for geographic area does not work well for members of a Council team who are facilities. Even though the facility on the team might be the very best in the state, the public may not choose those services because of the bias for locating a loved one into a specific geographic area. This means facilities participating in a Council will not receive as much business as expected. More importantly, it is very difficult for other Council members to talk their clients into accepting a facility on the team in a location against their clients’ interests. This conflict of trying to refer services when they are not desired can cause a breakdown in the commitment by group members to use to each other for leads generated through the group’s marketing efforts.

Facility pricing *The public is very cost-conscious when it comes to finding a suitable facility. The Planning Council model generally only allows one facility to be on the team. (Multiple facilities will be at odds with each other over who gets the leads) If the pricing is either too high or too low, the public may not use this facility. This is another argument for not offering one exclusive facility a membership. The better strategy is the one where we encourage facilities to join at a basic level membership and the public now has a wide choice of facilities and pricing options instead of only one.*

Council members need to be objective *A number of the specialties on the Local Council such as seniors real estate specialists, care managers, home care providers, attorneys and financial advisors often recommend facilities to their clients. Having a facility on the team creates an obligation for these other members to recommend a provider they may not favor. This creates a conflict of interest for other members of the group and makes it difficult for a facility member to feel accepted by the group. In fact, this conflict of interest could create hard feelings that could lead to the dissolution of the group.*

Facility sales representatives come and go frequently *Group representation for a facility will almost always be a sales person for the facility. These are usually young people on a low salary. They tend to move on to other pursuits and other sales jobs after a short time working for the facility. For whatever reason, selling for a facility apparently is not a very rewarding job. This constant turnover is a very unstable element for the smooth operation of a Local Council.*

Certain Planning Council specialists benefit directly from providing a search or referral service for facilities, medical equipment and medical alert systems. This is an important argument for not including facilities, medical equipment or medical alert systems on the team. Helping people find these services should be the job of existing Council members. For example, the most logical person to help someone find a facility would either be the seniors real estate member, a placement manager or the geriatric services specialist or all of these people working in tandem. These members are in a position to benefit the most financially from helping folks relocate. The presence of a facility on the team would wipe out this best-facility-recommendation opportunity for these group members and significantly reduce their income potential from Local Council membership.

Care communities are much more important for being sponsors of educational workshops. This is by far the most important argument for not including retirement and care communities as members of the Council. Instead of generating leads for the group, the care and retirement communities are instead regarded as clients that the Council serves by providing education and services to individuals on the facilities' contact lists.

When It Might Make Sense to Include Specialties We Recommend Against

Most of our objections for excluding certain specialties as discussed above go away when the membership for excluded specialties provides so much value that they need to be included. For example, large companies and local chains providing home medical equipment, home safety systems or funeral preplanning -- if large enough -- would find representation by one of their marketing people on the Local Council to be very cost effective. In turn, a large diversified number of locations or choices allows other Council members the opportunity to be more diversified in their referrals.

Retirement or care communities could be included if they were part of a local chain. This would overcome the geographic preference of members of the public. Also, if a chain of communities were included, the representative of that organization must be someone at a decision level or membership might not be practical. Finally, members representing facilities could agree that they would work hand in hand with the specialists on the team who would be helping to find facility services. If such an arrangement could be made, then Council membership for care facilities could work for everyone because it would ensure that the real estate specialist and the care manager or a geriatric services specialist would be able to do their jobs of finding a facility and be rewarded financially for it.

Examples of Planning Council Managerial Models

Over the years, we have experimented with different managerial models with our Utah Council. Currently, they have found a model that suits the present members of the Salt Lake group – the group that has been around the longest. In general, the Director of our Salt Lake group acts as a facilitator. He does not try to control the flow of business opportunities nor does he assume a "Director in charge of operations" role. All decisions made by the group are done so with the consensus of all members and then individuals are selected to carry out certain assignments. The Director schedules group meetings and follows up to make sure that the assignments are performed. Sometimes the Director and sometimes another member of the group collect funds to pay for advertising material or other projects such as participation in a senior fair. In this case, the Salt Lake group is a business – operating as a non-profit corporation registered in Utah.

Another model used by a group further south in Utah we call the "Director-in-Charge" model. In this case, a successful financial planner agreed to start a new Council group in another part of the state. This person had already acquired a networking group of senior services providers or advisers whom she used as referral services for her clients. Her membership on the state Utah Care Planning Council website allowed her to advertise her affiliation as a way to legitimize her group. We also provided her a few leads from the website and provided additional guidelines for more fully organizing her group. We also recommended some key marketing specialties and helped set up those specialties for her. These particular specialties were an important element in bringing in new business for her team.

Her managerial approach was to handle all leads and inquiries personally and to set up appointments with the more promising ones that she could personally serve with her products. Out of obligation to the other members of the group, she also tried to set up as many appointments with her Council as she could for clients who did not need her financial services. She charged a financial planning fee to every potential client before injecting any of her products. She took the responsibility of making sure that other members of her Council were providing their services either as a follow-on to her solving the financial problems first or where she could not be involved, as referrals. She also met with members of her group every month. Members of her planning Council paid her a monthly fee for their participation with her.

Unfortunately, referrals from her did not trickle down adequately to satisfy the participation of other members of her Council, especially where they were paying her a monthly fee for participation. She also found, that she could not handle meeting with all of the people requesting help and still justify ignoring an income from selling financial products by only relying on fees.

Many people who were requesting her services didn't have much in the way of income or assets but they still needed help. They really couldn't afford to pay a large planning fee. The in-charge model based on planning fees did not work particularly well to meet the Director's need for income in the example above. This does not mean that the in-charge model does not work, it simply means it did not work with the particular people involved and under those particular circumstances. Her inability to make her version of the Council work, does not mean her model does not work. If managed correctly and if members of the group are actively incorporated into a fee-based planning process, they will be happy and will stick around and support the Council.

We have designed a managerial model that is similar to the director in charge model. It revolves around the Director and key members of the group working together as partners to do Life Resource Planning. The person in charge is the LRP planner. This Life Resource Planning Model is discussed in more detail in Chapter 5. It is important that a distinction is made between the Director of the Council and the person who does the Life Resource Planning. They don't have to be the same person. In many cases the planner and the director are not the same person.

The ultimate way a Council is organized and run will be a direct result of the leadership style of the Director. We don't believe that any one approach is the right way to run the group.

Code of Conduct

The National Care Planning Council is not responsible for setting rules of operation or prescribing managerial operating models for Directors or members. This is up to each local group. We do require all members of the National Council and State Care Planning Councils to

abide by a code of conduct in regard to maintaining their membership. Failure to meet the code of conduct could result in loss of membership and the subsequent removal from the State and National listings. Members agree to the following code of conduct.

Code of Conduct

As a member of the National Care Planning Council we require you to abide by a code of conduct. This code of conduct applies to the services and advice you offer to individuals who come to you as a result of your affiliation with the National Care Planning Council or from your affiliation with your State Care Planning Council.

- A. You agree to be fair and honest and to provide your services in a manner consistent with other providers in your industry.*
- B. You will not misrepresent yourself or your services, goods or contracts nor will you misrepresent on behalf of your agents, employees or contractors, or for other service providers for whom you may recommend.*
- C. You make a good-faith effort to confirm the integrity of third-party providers you recommend.*

Requiring Collaboration between all Local Planning Council Members

Practitioners on the care provider side of a Local Council are often reluctant to turn their clients over to practitioners in the financial and legal side of the group. They often have a concern that financial and legal people might take advantage of their clients and provide their clients services or products they don't need. Local Planning Councils are structured and organized to overcome this reluctance to work together. By striving towards a common goal of serving the community, care provider members of the group understand that their financial and legal counterparts are just as anxious to help the public solve problems and they will start to work together to provide an effective one-stop shop for people seeking help.

Our organizational approach is structured to require collaboration between all Council members. Those people who join a Local Council do so with the understanding that any requests for help that come through the team promotional efforts belong to other members of the group. In addition, members receiving requests generated through the group have the right to provide their services first before any other competing services. This right should be formalized through a rule of membership that requires referrals -- where these services are needed -- to other members of the group for leads created through the group. On the other hand, it is ultimately up to the Director to decide how to encourage collaboration between Council members.

In most states, mandatory referrals might violate the ethics rules of state bar regulations for attorneys. In this case, the rule for mandatory referrals from attorneys to other members and from members to the attorneys could be suspended and only apply to the balance of the team members. It should be remembered that this attorney rule is only for referrals. Our Life Resource Planning model does not require referrals. Leads uncovered by the participation of the collaborative group are turned over to the Life Resource Planning Specialist. This person in turn charges a small fee for planning which results in business appointments for members of the group. This means that instead of referrals flowing from an attorney to other members of the group, new business appointments flow from the planner to the attorney.

To avoid the creation of referrals from the attorney to other members of the group, the attorney should never be the designated Life Resource planner. The planner should be another individual in the group.

Another important part of the collaborative management model we are discussing requires members to uncover funding options and other family support assistance for other Council members. For some members, this means deriving income from uncovering the funds or care solutions. For others it means being paid from the funds or care solutions uncovered by other Council members. As an example, Medicaid planning will allow the government to pay for long-term care services thus freeing up income and assets for other purposes. As another example, veterans benefits derived through a member of the Council will provide additional income to pay for services and products of the other members. This unique strategy allows for a complete planning package that all members of the Council can participate in. Total planning, in turn, provides the most satisfactory outcome for members of the public seeking help from a Local Planning Council.

Two Important Rules of Local Planning Council Membership

Based on the discussion above, we highly recommend that all new members of a Local Planning Council abide – at the least – by 2 rules of membership.

Rule #1 -- New Council recruits shall agree that any sales leads that are generated as a result from membership or through advertising efforts of the Local Planning Council team or from the state website belong to all members of the team. This means specifically that a Council member will not refer out to a nonmember, the services represented by someone on the team for those leads that come in through the Council. Involving someone outside of the Council for services represented by existing members will be considered a breach of the agreement to be a member. A member who continually demonstrates this practice of referring outside of the group for leads generated by the group will be asked to leave and will be replaced with someone new.

We recommend that all Directors adopt this rule for membership. If members have professional ethics rules or business practices that prevent them from abiding by this rule, their requirement to abide by this rule can be suspended. In return, for suspension of this rule, that member who requires special consideration, has to be pretty valuable to the group to justify keeping that member as part of the group. Those members with these types of conflicts may not be good candidates for a Local Planning Council.

Imposing this rule on members of the Council puts a burden on the Director to find the right people for the group in the beginning. It also means that not just anyone can become a member of the group. Members must be collaborators and must understand the sharing rule. Members must also feel comfortable with each other and have confidence in each other in order to make this sharing rule work. The Director may have to interview a number of potential candidates in order to find those who agree with this rule. The Director may also have to allow potential Council members to attend one or more meetings in order to determine if these new recruits would work well with existing members. The Director may also experience some turnover in new members until the right mix of Council members is found.

Rule #2 -- Council members agree to uncover funding options for members of the public who request help from the Council. These funding options might include veterans benefits, other government programs, reverse mortgages, life settlements or Medicaid planning. In addition, members agree to make efforts to uncover the need for these additional funding services beyond what the consulting team member actually provides. The application of this rule is that group members agree to be trained to understand the variety of funding options that are available. In addition, members agree to training from other team members on how to apply the services represented by all members of the Council. This rule helps implement the team planning approach that is so important to the operation of a successful Planning Council. Applying this rule often involves asking questions and finding out more about the circumstances of those people who request help from the Council. We recommend that Directors adopt this additional rule for membership. This rule also puts a burden on the Director to furnish training to members to help them uncover funding options. The Director should devote Council meetings to this training and may use all members of the group to provide this training.

Rule #2 is only applicable to referrals among group members. If the group decides to adopt The Life Resource Planning Model is discussed in Chapter 5 of this manual, referrals need not be the primary source of new business for Council members. Most new business would be driven through Life Resource Planning. The Life Resource Planning Specialist has a background knowledge of the services offered by members and the funding options available and has a vested interest in implementing funding and services. Adoption of the Life Resource Planning Model becomes an adhesive that holds the Council together and rewards members for sticking (pun intended) around.

Additional rules of membership can be adopted by the team. These might include attendance requirements to meetings called by the group, commitments to provide marketing support, participation requirements, the method by which leads are shared with the group and so on.

Members who do not abide by the rules of participation may be asked by the Director to leave the team in order to be replaced by members who are willing to accept the requirements outlined above. Members must understand that if they do not abide by the rules or if their actions are not acceptable to other Council members they may be asked to leave. **This must be explained to all new members when they are first recruited. Trying to implement participation rules after someone has been a member of the group for some time, can have serious repercussions.**

If the need arises to ask a member to leave because of nonperformance or violation of any of the rules above, and if those obligations were not understood in the beginning, this can only cause irreparable resentment and also result in possible lawsuits or other undesirable consequences.

Council Group Member Meetings

Regardless of the operational model, a Local Planning Council should meet together enough to establish a rapport between members. A brand-new team should probably meet more frequently in the beginning in order for training and adjustment to other members to take place. For a group

just starting out, time should be set aside in meetings for one or more specialists to present themselves to the other members of the group and educate the other members on what they do. This is extremely important in the early phases. Also meetings should be used to organize marketing campaigns, to coordinate public presentations, to plan ways to promote the group in the community and so on. Sometimes a meeting could be used to discuss important cases being handled by the members of the group, but in general, these issues should be handled through email communications during the month.

Rules should be set for those members who make it a habit of not showing up. Failure to meet the attendance requirements could result in the Director asking that member to leave the group. For example, failure to attend at least 70% of the meetings during a certain period of time and without excuse, might result in asking that member to leave.

Key Elements for Success

Through our experience, we have identified seven key elements that are important to make a Local Planning Council successful over a period of time.

1. *It Is Important to Find the Right People.* One very critical lesson that we learned early on is not to go out and just talk to the first person in the phone book or the first referral from someone else and ask that person to join the group. You need to select very carefully the right people. Here are the important criteria for finding the right people.

- The person is a decision-maker in the organization of his or her company
- The individual or company has a quality reputation for service
- The individual or company buys into the community service philosophy that is the bedrock for the success of a Local Planning Council (see Chapter 1 of this manual)
- The individual or company is open to referring to services or advice of other Council members
- The individual or company is open to the idea of generating new business through the Planning Council and particularly through Life Resource Planning.
- The individual or company is willing to put in time and money to promote the Council
- The individual or company agrees to the two basic membership rules discussed in the section above (assuming the entire group agrees to adopt these rules)

2. *Sales Leads Are Important to the Survival of the Group.* Generating sales leads is the most important element for the long term success of the Council. The NCPC will provide search engine optimization for the Council website but the local Council group must also drive their marketing efforts to their website or to local phone numbers to make sure that leads come in and that they come in greater quantities over time. Leads that come through the website are generated primarily through local Council promotional efforts. The group should not rely on organic search leads produced through the listing on the State Care Planning Council website or the National Care Planning Council website. Organic search leads will undoubtedly be produced, but the National Council cannot promise how many if any will come through.

The main purpose of the Local Council website is to create credibility for the Council group members and visibility for the Council in the community. Organically produced website requests from Internet searches are only a minor source of leads.

In Chapter 2, we discuss all of the marketing activities that will generate leads primarily for the Life Resource Planning Specialist. (If the Council decides to adopt The Life Resource Planning Council Model described in Chapter 5) The majority of leads for the group are generally produced through local marketing efforts on behalf of the Local Council and not through organic Internet search requests. An important source of leads is from educational workshops conducted by Council members. Our system is primarily built around this activity. In Chapter 2, introduce this educational workshop activity. Extensive information on how to promote, organize and conduct workshops is found on the flash drive that comes with the system in the publication entitled *“Training Manual for Successful Marketing through Educational Workshops.”*

3. All Members Must Put Efforts into Promotion and Marketing. We include in Chapter 2 a number of promotional strategies for members of the Council team. These efforts are directed towards promoting the entire Council and the purpose is to create brand recognition throughout the local marketing area. Advertising and promotion produce leads which are the critical to long-term survival of the group. Marketing should focus on local phone numbers for the members who are doing the promotion work. Marketing efforts by the group should also drive traffic to the Council website.

4. Council Members Should Be Treated with Respect Some of our Directors have considered their members to be incidental or ancillary to the primary interests of the Director. Although relationships can appear to be supportive between Council members, if there is an underlying attitude that everyone else is subordinate to the goals of the Director, these feelings cannot be hidden and the group is going to be hindered in its ability to be efficient and effective. By treating all members as equal partners, everyone will participate with enthusiasm in creating better marketing strategies and better operational procedures.

5. Members Should Communicate throughout the Month by Email or Phone. There is not enough time in a periodic Council meeting to discuss the services being offered by members of the group to members of the community who came in as phone requests or through planning. Also services being offered and referred must be taken care of in a timely manner and it is not possible to wait for a meeting to discuss these cases. We recommend an Internet email system of communication that – given today’s technology – can easily be set up. Or, texting can also be used as a means to maintain communication.

6. Proper Lead Management Is Important. The Planning Council concept works best when inquiries and other leads are handed to the Life Resource Planning Specialist. (Assuming the Council adopts this model) One way to do this is to pay a lead manager who is a member of the group and who represents the interests of the group. Another is to put the care manager or geriatric services specialist on retainer. Perhaps there are other ideas to making sure that inquiries and leads are handled properly.

7. Use Life Resource Planning to Create New Business for Council Members.

If the group is properly using the NCPC Life Resource Planning System – discussed in Chapters 4 and 5 – lead management becomes less important. All leads will automatically go to the planner. The planning will uncover the involvement for other members of the group and the person doing the planning will automatically schedule meetings for the client with the other members of the group.

Starting up a Local Planning Council

Our model is structured to encourage collaboration between all Council members. Those people who join a Local Planning Council do so with the understanding that any requests for help that come through the Council's promotional efforts belong to other members of the group. Members of the Council team have the right to provide their services first before any other competing services. This right can be formalized through an unwritten or written rule of membership that requires referrals – where these services are needed – to other members of the group for leads created through the group. On the other hand, it is ultimately up to the Director to decide how to encourage collaboration between team members.

New recruits must be informed of the requirement or requirements for collaboration and the consequences for not complying. There should also be an understanding with all new members, that membership is by invitation and is not a right. If for whatever reason, a group member does not work out, it is the unfortunate duty of a Director to ask that person to leave. Usually, this burden is not so bad because an individual not working out will either avoid meetings or he or she will fail to cooperate in some other meaningful way. This gives the Director a valid reason for letting that person go.

Core Council Members and Support Council Members

Once it is fully formed, there are certain member planning specialties that should be included on every Council. Practitioners providing these services are important to the mission of a team planning approach. They are also necessary for assuring financial success for all members and for the Director. These 7 specialty categories might be provided by fewer than 7 specific persons. We call the practitioners who provide these 7 specialties the “Core” Council.

Practitioners also might provide additional services related to their specialty category. An example might be the Geriatric service specialist who often provides a wide range of support such as care management, guardianship services, facility placement, downsizing and moving, mediation services and so forth. The financial services practitioner could also provide a whole number of services such as veterans benefits, insurance, investment, retirement planning, financial planning and so on.

Here are the 7 practitioner categories that should be part of a Core Council.

1. Geriatric service specialist
2. Non-medical home care specialist
3. Veterans benefits practitioner – consultant for all veterans benefits
4. Reverse mortgage specialist
5. Attorney for elder law, medicaid advice and attorney-based estate planning
6. Financial services practitioner for insurance, investments, retirement or financial advice
7. Practitioner providing placement service, relocation, downsizing and real estate services

From our experience over the years, we have found that these planning specialty categories can be represented typically by 5 or 6 different individuals who are members of the Core Council group. It generally does not require 7 or more different individuals to provide these services. Other members might be added to the Planning Council, but they will typically be used in a support role and not necessarily be involved in group decision-making or even attend meetings. We call these additional members a “Support Council.” Here are some examples of Support Council member planning specialties.

1. Home health agency (medicare covered home care or hospice)
2. Home maintenance, deep cleaning, remodeling or yard work
3. Senior health clinic, telemedicine or home care doctor
4. Non-attorney estate planning, tax planning, trust management or retirement planning
5. Medicare insurance, property and casualty insurance,
6. Medical equipment or disability aids
7. Medical Alert Systems, health monitoring systems or home safety systems
8. Funeral and burial preplanning
9. Specialized services such as bill paying, fiduciary services, guardianship or conservatorship, advisory services, tax preparation, or specialized care services.

Retirement communities and facilities such as assisted living, adult day services or nursing homes are not recommended as being members of a Planning Council.

Even though Support Council members are not involved in regular meetings with Core members or in decision-making or marketing efforts, they should be included on the Council webpage with the Core Council members. This is important to the image of being a one-stop shopping service. The same is true for brochures and other promotional literature. Support Council members should be included there as well. As far as public perception goes, the Local Planning Council is one large all-inclusive group and is not separated into 2 groups. The Core Council and Support Council dichotomy is only recommended for the management of a Local Council.

Support Council members will also receive business leads or business appointments based on Life Resource Planning, (assuming the Council adopts the LRP model) but the need for their services comes up less frequently than those services of the Core group. The Director will be responsible for training new members or arranging for training of new members from other team members who may have the appropriate background and experience.

Steps for How We Recommend Starting up a Local Planning Council

1. The Director should identify at least 2 key people to start up the core Council group. We recommend a person with a financial services background . The second key person should be a care provider such as a geriatric care specialist or a non-medical homecare provider. These 2 key people will become the nucleus of the new Planning Council. These members should be chosen for their competence and their success in the community. Because of their experience in the community, they will be able to recommend other members from the senior services provider network in the local area who might be included on the Council. The Director does not have to be one of these people. Obviously, if the director is one of these people, then only one more person needs to be persuaded to join.

2. The group should start operating with the 2 key members but with the objective of eventually adding more members to the group. Organizing the full Council can be put off until the key members learn to work with each other and make plans to expand. Obviously, the key people cannot possibly solve all of the problems to provide a one-stop shopping service. There needs to be other specialists or advisers.
3. The other potential members of the Council are added informally. The Director does this by approaching providers and advisers in the service area who represent one or more of the 16 categories of specialties and talks to these people about becoming Support Council members to start out with. These people obtain membership listings on the National Care Planning Council website and State Care Planning Council website for \$15.00 a month. No mention of the actual Core Council should be made at this point because the Director will be evaluating potential members by inviting them to join at the basic member level. The Director explains the concept of forming a Local Support Planning Council and how it might benefit the particular member being interviewed. This approach allows the Director not to tip his or her hand or to make any commitments about Core Council membership that he or she may regret in the future. If the Director finds a suitable person and feels confident that person should be a member of the Core Council group, then the Director can invite that person to join.
4. If the potential candidate for the team does not appear to be suitable, the Director has made no commitments and the potential candidate has no idea he or she was being evaluated as a potential member of the Core Council. On the other hand, the Director may succeed in talking that person into remaining a member at the basic level (Support Council) and as we have discussed previously these members can be a valuable addition to the function of a Local Planning Council.
5. The director should be careful about formally organizing a Local Planning Council based on core members and support members until the right individuals have been identified to be members of the planning and marketing team. This means that formation of the website as discussed in the next section, can be put off until the group is fully organized. However, some groups that we help organize are very anxious to formally represent themselves to the community. If they don't agree with the instructions that we provide above, we will certainly accommodate them by providing a website and other support as long as the requirements for that support are met as discussed in the next section.

Minimum Requirements for Maintaining the Local Planning Council Website

Here are the requirements for receiving website and marketing support from the National Care Planning Council for a Local Planning Council and for creating the free website for the Council.

PLEASE NOTE: During the startup phase, we may bend the minimum number of members rule if we have a commitment that the rule will be met within a certain period of time.

1. The Director must sign an agreement with the NCPC that stipulates the oversight responsibilities of the Director for his or her group so that the NCPC can go to the Director as a representative of the group if any problems need to be solved.

2. All Local Council members must join the NCPC as members and pay for the basic listing service both for the National Council website and the State Care Planning Council website. The minimum combined amount for both listings is \$15 a month.
3. The Director agrees to maintain at least 5 individuals as members of the group (including the Director) for purposes of listing the group on the State Care Planning Council website and for creating and maintaining a website for the Local Council. These 5 individuals can either be Core Council members or Support Council members. This website is free of charge to the group as long as all members of the group maintaining membership requirements..
4. The Director and members of the group agree to abide by a code of conduct which they certify as part of the process of joining the National Care Planning Council.

Chapter 4

Understanding Life Resource Planning

CHAPTER SUMMARY:

The Life Resource Planning System was originally designed to provide a planning process for individuals who became sales leads from the efforts of a Collaborative Senior Marketing Group. It follows the same philosophy as outlined in Chapter 1 of this training manual that the best way to sell products and services is to educate first and then provide a planning solution for individuals who request assistance. Sales naturally follow as a result of this process. We have found over the years that many of the collaborative groups do not want to pursue a planning process. That is a decision that they are satisfied with. We have also found over the years that financial services practitioner's, attorneys, insurance agents and particularly individuals who offer education on veterans benefits use life resource planning by itself and do not use it in the context of a planning group. This chapter describes in detail how the LRP System works.

IN THIS CHAPTER:

- **Four Highly Effective Marketing Platforms for Collaborative Senior Marketing; pg. 80**
- **Understanding Life Resource Planning; pg. 81**
- **Initiating the Life Resource Planning Process; pg. 86**
- **Filling out the Online Questionnaire and Generating the Report; pg. 91**
- **Presenting the Life Resource Planning Survey Reports; pg. 107**
- **Completing the Life Resource Planning Process and Making Sales; pg. 111**

Four Highly Effective Marketing Platforms for Collaborative Senior Marketing

The NCPC supports four highly effective marketing platforms for Collaborative Senior Marketing. In order to implement these platforms, the NCPC provides five marketing system tools for a collaborative marketing group. These system tools include: 1) the “*Training Manual for Collaborative Senior Marketing,*” 2) the “*Successful Senior Marketing System,*” 3) NCPC support for “*Local Planning Councils,*” 4) the “*Life Resource Planning System*” and; 5) the “*CLRP Designation.*” ***You can mix-and-match a purchase of any one or all of the five system tools for marketing support in order to implement any one of the the following 4 marketing platforms:***

Platform Option #1 – A Local Collaborative Senior Marketing Group

Our philosophy of organizing a local Collaborative Senior Marketing group is outlined in **Chapter 1** of the training manual. Collaborative marketing to serve aging seniors and their supporters is a natural consequence of the fragmented sources of senior services available in a local area. Senior service providers are naturally drawn to networking to provide their services to the public. Our philosophy focuses on providing free education and advice to family, relatives and other persons who are supporting the needs of aging seniors. Our “***Successful Senior Marketing System***” provides materials to advertise and promote a local Collaborative Senior Marketing Group. **Chapter 2** of the training manual provides instruction on advertising and promoting a Collaborative Marketing Group or a Local Planning Council as outlined next.

Platform Option #2 – A Local Planning Council

A local Planning Council is an organization of senior providers and advisers who wish to formally organize using a unique name and a promotional approach that provides a one-stop shopping service for families needing support for aging seniors. This formal organization also includes putting together a website and providing brochures and other material which promote the Council in the local marketing area. A Planning Council goes beyond a Collaborative Marketing Group by working together as a cohesive alliance of like-minded providers and by conducting educational workshops as a way to promote the services of the alliance. Instructions for organizing a Planning Council are found in **Chapter 3** of the training manual. Material for advertising and promoting a Council is included in the “***Successful Senior Marketing System.***” In addition, ***the National Care Planning Council will support a local Planning Council*** through listing services, consultation, online request forms and website creation and support.

Platform Option #3 – Life Resource Planning

A Collaborative Marketing Group aims to create sales leads for the group. Our philosophy for collaborative marketing focuses on planning and not on direct sales when meeting with persons who represent sales leads. Life Resource Planning was designed to accomplish the planning activities of a Collaborative Marketing Group. The LRP process easily converts leads into sales of products and services. Life Resource Planning is covered in **Chapter 4** of the training manual.

Platform Option #4 – A Life Resource Planning Council

Combining the resources of a local Planning Council with the power of Life Resource Planning results in a synergy we call the “Multiplier Effect.” Individuals and organizations working together as a “Life Resource Planning Council” can enhance sales opportunities tenfold or more over those individuals marketing alone as single practitioners. **Chapters 4 and 5** of the manual provide instructions on understanding, organizing and starting a Life Resource Planning Council.

Understanding Life Resource Planning

Life Resource Planning Uses A Solution-Based Approach to Making Sales

Other than Life Resource Planning, we are not aware of any other all-inclusive approach for helping aging seniors solve their problems. Life Resource Planning is a unique approach. If you have a desire to work with seniors, there is virtually no competition for your services using Life Resource Planning. It is true that some attorneys and eldercare managers may use a limited planning approach focusing only on their services or advice, but only Life Resource Planning offers a formally organized process to help aging seniors with all aspects of their lives.

The Life Resource Planning System was originally designed to provide a planning process for individuals who became sales leads from the efforts of a Collaborative Senior Marketing Group. It follows the same philosophy as outlined in Chapter 1 of this training manual that the best way to sell products and services is to educate first and then provide a planning solution for individuals who request assistance. Sales naturally follow as a result of this process. We have found over the years that many of the Collaborative Senior Marketing Groups do not want to pursue a planning process. That is a decision that works for them. We have also found over the years that financial services practitioner's, attorneys, insurance agents and particularly individuals who offer education on veterans benefits use life resource planning by itself and do not use it in the context of a planning group.

When we first started doing collaborative marketing many years ago and offered advice and education to the public as a free service, we found that those people we were dealing with expected specific advice to help them solve their problems. When meeting with people who responded to our community service, we found that it was not natural to offer products or services but to help them solve their problems first. Once we did that, then our newfound clients would be more likely to purchase the products and services from members of our group. We found that a planning process naturally led to a sales process.

Solution-Based Planning Eliminates the Need for Aggressive Closing Techniques

If a product or service makes sense and potential buyers understand exactly what they are purchasing and the salesperson has been forthright and honest and the benefit has been adequately demonstrated, people will buy that product or service and typically will be happy about their decision. Getting a buying decision based on the principle of what is right for the client requires using a different approach from traditional closing techniques. Unfortunately, forcing a sale using manipulative closing techniques, may result in the purchase being unsuitable and the buyer experiencing remorse. We believe there is a better way to sell using solution-based planning to avoid using strong-armed closing tactics to force a buying decision.

Solution-based planning eliminates your having to persuade people into buying products or services that may not fit their needs. Through solution-based planning, you will help your client identify problems the client currently has or will experience in the future. You will then recommend suitable solutions for those problems. Your recommendations are designed to fit the needs of your client. You give the client a number of options to choose from and not force him or her to take the option that you think the client should have. Allowing the client to choose his or her own options from a list of recommendations, eliminates the need for strong closing

methods typically employed by many salespeople. Closing is always a part of the sale, but our solution-based planning approach makes closing a sale an easy process.

Solutions are not specific products or services, but may translate into these. Solutions are concepts, actions and processes. The client will usually take action on one or more of your recommendations. That is the beauty of this process – the client almost always buys in!

Solution-Based Planning Results in More Product or Service Sales

If products or services are necessary to implement the planning recommendations, the client will recognize that and will typically buy those products or services from you or from other members of your collaborative group. After all, the client is trusting you to solve his or her problems and will readily listen to your recommendations if they make sense. Is a client going utilize you for advice and then go to someone else for products and services? Unlikely.

Those of you who use a planning approach, which ultimately leads to sales through products or fees, already understand that this process typically results in more income to you. You already have experienced that this solution-based planning approach has the potential of selling more product or services than you would have derived from pushing your services or products directly. Those of you who focus on direct selling of products or services might understand that solution-based planning creates a modest planning fee income for you. Contrary to what you may think, planning will produce a large increase in your product or your service sales over direct sales.

A common argument from product-oriented practitioners is that solution-based planning is too time-consuming and not an efficient way to make a living. It certainly does take more commitment and more time to use this sales approach. On the other hand, those practitioners who use a solution-based strategy and who are genuinely interested in the welfare of their clients know this argument of taking too much time doesn't hold up. Solution-based selling results in more new business and is a more self-satisfying way of dealing with clients.

The Basic Principles of a Solution-Based Planning Approach

1. You must have a willingness to serve others, representing their best interests, and receive satisfaction from doing it
2. Sell yourself, not your products or services. Sell
 - your knowledge,
 - your capabilities,
 - your personal values,
 - your sincerity; and
 - your desire to serve.
3. Emphasize the uniqueness of your service so potential clients will recognize your value.
 - Show a sample plan,
 - display your knowledge of the unique aging senior niche that you serve, and
 - explain the planning team concept as a unique approach.

4. Develop rapport and trust so that clients will accept your advice.
 - Meet with clients personally and create trust by your confidence even if you are working long distance or online,
 - Have a sincere mindset that you are there to help them (they will perceive this),
 - Show them what you have done for others,
 - Tell them what you have done for others,
 - Use your relationship to the collaborative marketing team to establish your credibility and as a unique one-stop shopping service that they will use,
 - Don't waste time jawboning but get right to work examining the results of the questionnaire
5. Dig deeply enough to uncover their problems whether they are aware of them are not.
6. Acquire the knowledge base to educate them on issues they don't understand without going into too much detail. (Leave the detail to the specific planning processes from your Collaborative Marketing Group)
7. Only provide advice that you are licensed to provide.
8. Allow them to discover for themselves what actions or strategies they want to use instead of your telling them.
9. Don't recommend solutions, actions or strategies or force them to make decisions that are in conflict with their desires or not in their best interest.
- 10. Give them a list of recommendations that are pertinent to their situation and let them prioritize and work on the ones they think fit best. (This is the key element that makes a planning system work as it results in their buying into your services as opposed to your trying to use strong-arm tactics to force them to agree with your assessment)**
11. Allow product or service sales to occur if they fit.
12. Don't force product or service sales if they don't fit.
13. To avoid conflict with licensing entities, always make product or service recommendations an activity not related to the planning process and disclose this issue to your clients. In other words, wear a planning hat when planning and a sales hat when selling and make sure the client knows these are 2 different processes.
14. If additional fees or commissions are involved, be open with them and point out that they can pursue alternatives. (Seldom will they do so)
15. Make them feel good about the decisions they make and you will feel good as well.

Preparation and Knowledge Are Important to Providing Solution-Based Planning

You must be confident and knowledgeable if you provide planning services. But, there is likely no way that you can know everything you need to know about the final years. There are so many different issues such as finances, insurance, legal, medical, caregiving, government programs, family interaction, death and burial. No one person can be an expert in all of these areas. That is exactly the reason that working with aging seniors requires collaboration with experts or providers who do know what they are doing. But, you still need to have a thorough background knowledge of all of these issues even if you are not an expert in them.

Obviously, if you don't have this background, you still need to push forward and use the system as it is designed or you will never get started. For your first planning efforts, it is essential that you understand the background for all of the recommendations that are generated for that particular client. We have provided you a large amount of study material that is free to you in PDF format on the flash drive that comes with the system. Use it. If you don't know the answer to a question that a client might ask, admit that and tell him or her that you will get back to them.

Life Resource Planning Charges a Fee to Identify Solutions for the Challenges of Aging

It is vitally important that a fee is charged for Life Resource Planning. Offering this service for free is going to create suspicion in the minds of planning clients that the Life Resource Planner has ulterior motives. Of course, this is true, as the Life Resource Planner wants to drive business for himself or herself as a result of the planning as well as creating business opportunities for members of the Collaborative Marketing Group. Charging a fee takes away the perceived obligation from the client that he or she must purchase products or services.

Planning clients should be made aware of the dual nature of the process and understand that the planning itself does not require any obligation other than the recommendations that it produces. The client is assured the fee that is charged covers the cost of time and materials for the planner. The client must also understand that he or she has no obligation to purchase services or products or even use other members of the group for further planning and follow-up. The planner needs to make the client aware that if the planner's services or products are needed, the planner can provide those, but that is not a requirement of the process. Likewise the client needs to understand that other members of the Planning Council can also provide advice or services in their particular area of expertise but the client is not obligated to use them.

Perhaps the most important principle behind Life Resource Planning is that it is not an ultimate end-all process. LRP is a preliminary process to identify the needs of aging seniors by making general recommendations as to how to solve those needs. The planning survey report is based on a comprehensive questionnaire that is typically completed online by family members or friends who are supporting aging seniors. Essentially, LRP prequalifies potential clients for further detailed planning by expert members of the Collaborative Marketing Group. Because of its prequalifying purpose, the fee that is charged should be just enough to cover the costs of the Life Resource Planner. Additional and more detailed planning can involve further fees or be conducted as a preliminary process to offering products or services.

Most Life Resource Planners charge a nominal fee of around \$100 more or less. Charging large fees only works if the purpose of the planning is to ultimately provide assistance with a service

that only the planner or a member of the Council can furnish such as assistance with applying for veterans benefits or Medicaid or providing needed legal services. The small fee neutralizes the suspicions of the potential client and legitimizes the process.

A Larger Fee Is Usually Charged in Conjunction with Veterans Benefits

When veterans benefits are involved, we normally charge \$95 for our Life Resource Planning service and we assure our planning client that there is no obligation for engaging in any further services. We also mention that if the Life Resource Planning process uncovers the possibility of monthly income from the Department of Veterans Affairs, there is an additional charge under the planning process to engage the services of an accredited claim representative organization that will help the family obtain the proper documents. This charge is \$750. They pay the \$750 to us as the planners and we in turn engage the services. We retain part of the \$750 for ourselves due to the extra amount of time that we have to expend in making sure paperwork is completed.

We have an agreement with a veterans nonprofit group to process veterans benefits applications as long as we work as a third party to make sure all of the necessary documents are furnished by the family. We have worked out an agreement where part of the \$750 charge is paid to a third party – which is not a part of the nonprofit veterans group – for a determination letter before the veteran’s group will assist with the application **at no charge to the family or the veteran.**

Description of the Planning System

Our Life Resource Planning System produces two different reports. The first report is called a “Life Resource Survey.” The second report is called a “Retirement Planning Survey.” In the ensuing instruction sections we will discuss how to present a Life Resource Survey Report. You will find the instructions for presenting a **Retirement Planning Survey** in the section on the LRP homepage that is devoted to retirement planning. Working with aging seniors allows you to work with their children or supporters.

REMEMBER, THE LIFE RESOURCE PLANNING SURVEY ADDRESSES THE NEEDS OF AGING SENIORS, BUT YOU ARE ALMOST ALWAYS DEALING WITH THE CHILDREN OR OTHER SUPPORTERS OF THOSE AGING SENIORS AS YOUR CLIENTS. OUR SYSTEM ALSO ALLOWS YOU TO PLAN FOR THEM AS WELL BY DOING A RETIREMENT PLANNING SURVEY. IT IS A 2-FOR-1 PLANNING OPPORTUNITY GENERATED BY 1 LEAD

The most important thing to keep in mind when you present either of these two reports is to avoid a sales approach. You must constantly keep in mind when you are doing the planning that you are not a salesman but you are a planner providing solutions. In the presentation, you should not bring up specific products that you offer, nor must you hammer away at your clients if they don’t agree to your assessment of their problems and your potential solutions. In other words if your solutions include your products and services – even though you don’t mention them – please don’t try and force them into a decision that you think they should make to buy what you offer. Instead, give them enough information and give them good reasons why they should adopt your solutions, but don’t employ typical strong-arm closing tactics to make them do it.

If you are firmly convinced that they need a solution that uses your products and services, then you should have such convincing evidence and such a convincing knowledge of the subject that the only argument they can give you is it doesn’t “feel right.” In other words, even though it makes sense, as we all know, some people will simply not commit. What this means is you must be the consummate expert in this area and leave them with such an overriding impression of your knowledge that they will eventually adopt your way of doing it if it is right for them.

Initiating the Life Resource Planning Process

Facilitating a Planning Opportunity

The object of educational marketing is to do some sort of planning for attendees. Additionally, the object is not to initially sell products or services. That will occur as the result of the planning. It is extremely important to understand this concept. ***Without a planning approach, it is difficult to involve other members of your marketing group. With a planning approach, it is easy to involve your group because they will provide services, advice or products as a result of the recommendations from the planning.***

Potential clients may not always need the full Life Resource Planning process, but you should always push to do it. This full planning process uncovers most of the needs that your potential new clients may have.

It is also extremely important to understand that Life Resource Planning is not a formal end all planning process. It is a prequalifying process to find out if the potential client has a need for further planning from members of a collaborative marketing group. For example if there is a need for financial services or insurance from the life resource planner, he or she will switch hats and become a purveyor of products or services to satisfy the needs that are generated through the planning process. This may require more detailed planning than the broad-based overview that is done through Life Resource Planning. This is another reason that we don't charge very much for the initial planning process. Likewise, any recommendations that require the services or products of a collaborative team will require further detailed planning from those team members. Team members agree to provide a free consultation to planning clients to assess their needs and recommend solutions.

You should also charge a fee for this planning process in order to make sure that your planning clients don't think you have any other underlying motives. By paying a fee, planning clients feel confident they have no other obligations to you. And this is true. On the other hand, the planning process will always uncover issues that need to be further addressed by other specialized senior service providers. Clients certainly have no obligation to use these other senior service providers for solving these issues, but they will. That is the way it usually works.

Doing Life Resource Planning Virtually – Using the Phone, Computer Devices and Email

With the planning that we do with our own Life Resource Planning approach, we usually try to facilitate an encounter face-to-face, even if the client does not want to meet with us face-to-face. On the other hand, we will also do this process through email with computers open on both ends and over the phone. This is done with members of the family who live somewhere else in the country or if potential clients choose not to meet with us personally. It usually works out well.

The Life Resource Planning System is designed so that potential clients fill out an online questionnaire on their computer or laptop or cell phone at home. In fact, Life Resource Planning was designed exclusively to be done online through the filling out of questionnaires and through the generating of the reports online. It lends itself well to virtual planning. Planning clients do not have to do it in our presence. For virtual planning, we promise these people over the phone

that if they complete the online questionnaire, we will get back to them and give them advice and instruction over the phone – or face-to-face if possible – as a result of the feedback they provide. After we receive email notice that the questionnaire has been submitted, we will generate the planning survey report online, in PDF format. If they have agreed to meet with us, we will assemble the planning survey report and filler material in a professional looking binder and call them for an appointment. If they cannot or do not want to meet with us but were willing to do the report review process virtually, we will call them and notify them that we are emailing them the entire report. This is sent as an email attachment in PDF format. Under these conditions, we offer to go over the report on the phone with them.

When they receive the report and they see 12 to 16 different recommendations that the report generates this will usually convince them they need to talk with us – either face-to-face or on the phone. Sending them the survey report sometimes changes their minds to meet with us face-to-face if they are available to meet with us. Or if they insist doing it over the phone, we have done plenty of these planning encounters over the phone using our computer and their device at home and this approach eventually does result in making them clients.

We charge a fee for our Life Resource Planning. It is a small fee of \$95 that we tell potential clients covers the cost of our materials and our time. Of course it doesn't. What the fee does do is alleviate any suspicions from planning clients that we are failing to live up to our promise to not sell products or services as we are actually charging something instead of offering it for free.

If They Don't Agree to Life Resource Planning

We don't always succeed in talking everyone into doing Life Resource Planning. However, the potential client did come to us with questions or needs. If it is evident that they don't want to do the full planning, we will attempt to solve their problems for them by providing advice or recommending community services or individuals who can help them. Often, those recommendations do involve members of our Collaborative Marketing Group. Members of the group have promised to provide free consultations to any potential clients that we have uncovered through our marketing activities.

First Encounter to Introduce Life Resource Planning with the Potential Client

A face-to-face appointment to introduce Life Resource Planning is the preferred approach. Your first encounter is a free consultation with no obligations. By meeting with them, you can show a sample Life Resource Planning binder with all of the filler material. This material should be professional looking and the quantity and quality of it should be impressive to your potential client. You will go over the sample plan recommendations with them to illustrate how the process works. You can also explain to them that a fee is charged and based on the recommendations, you will attempt to find solutions for them.

You will explain that you can provide certain solutions based on your background and expertise and other experts to work with can provide additional solutions. It is important to stress that all first-time appointments with you and with other experts you work with are cost free. It is also important to inform planning clients they have no obligation to use your services or products or those of your collaborative group. However, if you have done your job right, your educational encounter with clients will result in their developing a trust in you. As a result of this rapport and trust, they will purchase your services or products as well as those of your collaborative marketing group of other experts.

This first encounter can also be done virtually. We do it all the time following the same steps as outlined on the previous page. We send them a sample copy of the survey report as a PDF file with all of the filler material. Obviously there is no binder as this is a virtual presentation. We go through the same explanation as if we were to meet them face-to-face.

Accessing and Using the Life Resource Planning System

This chapter contains step-by-step instructions on accessing the Life Resource Planning System online and using the various components with potential clients to generate either Life Resource Planning Survey Reports or Retirement Planning Survey Reports. The purchaser of our Life Resource Planning System pays a monthly subscription fee to access the online system. An unlimited number of survey reports can be produced under the same monthly subscription. Each new Life Resource Planner has his or her own customized landing page with all of the tools necessary to generate survey reports. In addition the Life Resource Planner has his or her own database to store completed questionnaires. This database will hold up to 30 questionnaires at which time the planner will be notified to remove older questionnaires to make room for new ones. If the planner goes over the allowed allotment of 30 questionnaires, the system will automatically start to delete the oldest questionnaires to avoid going over the limit.

Handling Requests for Veterans Benefits

Providing information about veterans benefits creates a unique challenge for Life Resource Planning. Federal law requires that if you provide specific advice to any person who has expressed an intent to file a claim for veterans benefits, you must be licensed through the Department of Veterans Affairs. This licensing is called accreditation. You have to be very careful that you don't encourage any of your potential planning clients to express this interest in filing a claim. By avoiding any intent to file a claim, you are perfectly legal in educating veterans or survivors about their benefits, showing them the forms that are necessary and describing eligibility requirements.

Naturally, those who agree to Life Resource Planning, who are veterans or survivors of veterans, will recognize they might have a chance to qualify for these benefits. They will want to express an intent to file a claim for benefits and they will desire to receive assistance in this endeavor. You need to make sure that you keep your information general enough and put them off as far as helping them outright with a claim. In essence, neither you nor they really know whether they will qualify or not until you have more information. This is typically the case.

Your job, when educating on veterans benefits, is to not become specific enough so that you are providing detailed advice to any particular person whom you are educating. If during your presentation, a veteran or surviving spouse starts asking specific questions relating to his or her own eligibility, you back off and explain that you need to complete the LRP process in order to determine whether they are eligible and entitled. Use the terms "explaining" or "educating" before they agree to the planning process. Using words that imply you will provide assistance, carries the implication that you need to be accredited.

Individuals who are interested in veterans benefits will almost always meet with you for a free consultation. During this consultation, you will explain that the Life Resource Planning process will help uncover whether they are entitled to veterans benefits. Our particular planning fee for

Life Resource Planning is \$95.00 and the planning process helps us determine a potential claim for benefits. When the planning is done, we discuss in more detail which benefits we think they might qualify for. We are very careful not to assure them that they are eligible or entitled but we will help them with the process to see if they might be able to make an application. This is how we avoid their expressing an intent to file a claim as we point out that they may or may not qualify or be entitled. We simply don't know at this point. Of course we continue on with the planning process to help solve other problems as we have discussed in the training on Life Resource Planning. We also explain how we will help them as outlined in the next section.

Handling Applications for Veterans Benefits

We normally charge \$95 for our Life Resource Planning service and we assure our planning client that there is no obligation for engaging in any further services. We also mention that if the Life Resource Planning process uncovers the possibility of additional funding from the Department of Veterans Affairs, there is a charge through an additional paperwork process to engage the services a nonprofit veterans organization organization with accredited representatives to help the family obtain the proper documents and file applications. This charge is \$750. They pay the charge to us and we in turn engage the services of the organization.

We have an agreement with this nonprofit veterans organization to process veterans benefits applications for our clients as long as we work as a third party to make sure all of the necessary documents are furnished by the family. We have worked out an arrangement where part of the \$750 charge is paid to a third party entity for a determination letter before the veterans organization will assist with the claim **at no charge to the family or the veteran.** The third party is a different entity entirely and is not part of the nonprofit veterans organization. The nonprofit organization does not in any way charge a fee or require any other remuneration, either upfront or disguised, from any individuals they help with veterans benefits applications.

We will be paid the \$750 by the family if the third-party determination letter indicates that the veteran is more than likely to receive a benefit. If the determination letter indicates no benefit, there is no charge and the \$750 is not due to us. If the third-party decision is positive for a benefit, the agreement we have allows us to keep the major portion of the \$750. The portion that goes to the third-party determination organization; however, comes out of that money.

If you are interested, you can contact the NCPC for further information on the veterans organization and how they might be willing to work with you. There is a vetting process to make sure that you are not taking advantage of veterans by forcing them to buy financial products or other services in return for your finding help for them with their applications.

If there is a positive determination letter, the potential client signs a planning agreement with us that if veterans benefits are uncovered, any additional fees paid by the client to us for arranging for the benefits are not considered fees for obtaining veterans benefits but are instead additional planning fees to reimburse us for our additional efforts in this process. The \$750 charge includes the original \$95 planning fee. If there is no potential for application for veterans benefits, there is no \$750 fee but the original planning fee is still due.

Applications for veterans benefits with the nonprofit veterans organization are always done virtually using the phone and email as well as perhaps fax services and other scanning services. This nonprofit has been doing claims this way since 2012 and has been very successful submitting applications using this method. All communications regarding the applications are done between the applicants and the staff at the nonprofit veterans organization.

If the Potential Client Does Not Want Planning but Only Wants the Veterans Benefit

There is no option to avoid the planning if VA benefits are involved. The planning is designed not only to determine eligibility, but also to determine financial issues as well as who the caregivers might be under the veterans benefit. If the planning does not uncover veterans benefits under this particular circumstance, we will waive the additional planning fee. We tell the client this. If the planning does uncover veterans benefits, we will include the original planning fee in the total \$750 planning fee.

It is extremely important that we do the planning. This is because the family only wanting veterans benefits doesn't realize the other issues that they face. There is hardly any situation where we don't uncover additional needs that would involve other members of our collaborative marketing group. We will go through the planning process exactly the same way whether it is a veterans benefit are not. Using this approach, we will sell additional products and services beyond getting the veterans benefit.

Filling out the Online Questionnaire and Generating the Report

Signing into Your Life Resource Planning Landing Page / Home Page

You will sign into your Life Resource Planning home page or landing page by using the shortcut www.goLRP.com or copying and pasting the following URL in your browser address window <https://www.longtermcarelink.net/planning/landing.php>. After signing in you will see the page below with your name on it. This happens to be the page for Thomas Day. Instructions for using this webpage are found in the training on the page as shown in the snippet below.

The screenshot shows the website interface for Thomas Day. At the top left is the NSPC National Care Planning Council logo. At the top right are navigation links: Home | Contact | Logout | Database. Below the logo is a photo of an elderly man, a woman, and a younger man looking at a tablet. To the right of the photo is a welcome message: "Welcome, Tom Day" followed by "We are pleased to provide these powerful planning tools to help you assist aging seniors, their children, and other retirees." Below the photo is the text "Life Resource Planning, Retirement Planning, and Planning Support Materials" and a heading "Helping two generations prepare for their later years". A green button labeled "Open Questionnaire Database" is positioned to the right of this heading. Below the heading is a section titled "For Aging Seniors" with a description of the Life Resource Survey and a green button "Life Resource Survey - Online Questionnaire". To the right of this section is a sample questionnaire form with a "SAMPLE" stamp. Below the "For Aging Seniors" section are several links for additional resources. On the right side of the page is a section titled "Send Your Client the Online Questionnaire" with two options: "OPTION #1" (a form to email the questionnaire) and "OPTION #2" (instructions on how to copy and send the link).

Options for Filling out the Questionnaire

The box you see on the right identifies 3 options for having clients fill out the online questionnaires for **Life Resource Planning** or for **Retirement Planning**. You see where this box is located from the webpage snippet in the image above. Both systems are accessible from the same landing page. There is also a fourth option NOT shown here. We will discuss all 4 options below.

OPTION #1 for Filling out the Questionnaire

This option allows the planner to enter information into the form that you see on the right. You enter the client's first name, the client's last name and the client's email. The client then receives an message in his or her email box as shown on the next page.

This is a close-up of the "Send Your Client the Online Questionnaire" section. It features a heading "Send Your Client the Online Questionnaire" and two options. "OPTION #1" is a form with three input fields: "Client's First Name:", "Client's Last Name:", and "Client's Email:". Below the fields is a button labeled "Email the Questionnaire to your Client". "OPTION #2" provides instructions: "OPTION #2 - Copy this link www.lrpsurvey.com and send it to your client. You must instruct your clients to enter your email that you are using to log into the LRP system." "OPTION #3" is partially visible at the bottom: "OPTION #3 - You can fill out survey questionnaires on behalf of your clients by following the instructions in any of the 3 panels to the left."

This is the message that opens in the client's email when you fill out the form as indicated on the previous page.

You may want to explain to the client beforehand that there are 2 planning options available. The first is the questionnaire for a Life Resource Survey. This planning option is for children or other supporters of aging seniors to fill out – Questionnaire #1. The 116 questions in this questionnaire specifically cover issues for aging seniors and their families.

As part of the 2-for-1 marketing opportunity with our system, you can also do planning with younger individuals who are either children or supporters of aging seniors or who are in their middle 50s to middle 60s and are preparing for or recently retired. The question sets in this Questionnaire #2 are directed towards retirement issues and not necessarily towards the issues of aging seniors. You also see here that your client can also open a page titled “Preview Questionnaire #_before Filling It out” where they can actually review the questions found in the questionnaire.

TO
Joe Client
client@Internet.com

FROM
Tom Day
Centerville Utah-84014
800-989-8137
Tom@careUtah.com

Hello Joe,

I am replying to your request for me to produce a detailed planning report for you. This report will assist you in making some very important decisions; now and in the future. You either discussed your planning intention with me personally or you were referred to my services by one of my associates. In either case, taking a few minutes now to fill out the questionnaire could be a valuable decision in your life or the life of your aging loved one.

The options below will give you access to two detailed online questionnaires. Questionnaire #1 - Life Resource Survey - produces a planning report to help you or your aging loved one deal with the final challenges in life. If you are contemplating retirement or recently retired then Questionnaire #2 - Retirement Planning Survey - produces a planning report to help you make important decisions pertaining to your retirement years.

Please agree to the privacy policy notice. If you are satisfied with its content, check the agree box and then click on the appropriate button to launch the online survey questionnaire pertaining to your situation - either a life resource survey or a retirement planning survey. The completed survey questionnaire comes directly to me and I will use it to produce your survey planning report.

After completing the online survey questionnaire, you will receive an email confirmation or a phone call from me providing further instructions pertaining to the detailed report I will produce for you.

You are assuming no legal obligation to me or anyone else by filling out this questionnaire. My service for you is strictly for your benefit or the benefit of your loved one.

Tom Day

Questionnaire #1 Life Resource Survey	Questionnaire #2 Retirement Planning Survey
The Life Resource Survey is a powerful planning tool that helps aging seniors plan for their final years by managing those various resources available to them and their families. The survey will uncover and anticipate care issues, monetary support, and services that most families are not aware of until after the fact when it could be too late to resolve a potential future crisis.	The Retirement Planning Survey is designed to help people who are anticipating retirement or who are recently retired to deal with a multitude of challenges they will face in their retirement years. This survey will identify future unanticipated issues. Most retirees are not currently aware of these future challenges but should do some prior planning to avoid them.
Open the online survey Questionnaire #1	Open the online survey Questionnaire #2
I suggest you click the button below to preview the entire questionnaire before you go online to fill it out. This will allow you to find answers for those questions for which you currently may not have adequate answers.	I suggest you click the button below to preview the entire questionnaire before you go online to fill it out. This will allow you to find answers for those questions for which you currently may not have adequate answers.
Preview Questionnaire #1 before filling it out	Preview Questionnaire #2 before filling it out

When the client clicks on the link “Open the Online Survey Questionnaire #_” the page below will be a required feature on the client’s Internet browser. Hopefully the client has connected hyperlinks in his or her email account to the browser that the client uses so that the online questionnaire will come up. This Privacy Policy Notice is necessary to protect the interests of the client as well as those of the Life Resource Planner.

Privacy Policy Notice

This privacy notice discloses the privacy practices for our planning service and the online acquisition of personal information from you. Our privacy policy applies solely to information collected by us through the online questionnaire you will complete. This notice will inform you of the following:

- What personally identifiable information is collected from you through the online questionnaire, how it is used and with whom it may be shared.
- Our use of medical information that you provide us
- What choices are available to you regarding the use of your data.
- The security procedures in place to protect the misuse of your information.
- How you can correct any inaccuracies in the information.

Information Collection, Use, and Sharing

We are the sole owners of the information collected through this online questionnaire. We are the only entities who have access to collect information that you voluntarily give us through the form that you will fill out online. We will not sell or rent this information to anyone.

We will use your personal information and medical information, regarding our agreement, to produce a printed analysis and recommendations for you based on the information that you give to us through the online questionnaire. We will not share your information with any third party outside of our organization and only use staff members of our organization to the extent necessary to input your information into the computer to produce an analysis report which we shall share with you. The analysis report will not be shared with any other entity unless you give us permission to do so.

Our Use of Medical Information That You Provide Us

In some instances, you may provide us medical information pertaining specifically to disabilities and how those disabilities are being cared for. We do not ask questions specifically about diseases or disorders other than disclosure of dementia or dementia related conditions. We do not ask questions relating to medications or to treatments of medical conditions.

Medical information you provide us is used in strict confidence and is only necessary to determine whether eldercare is needed and who might provide that elder care and under what living arrangements the elder care will be provided.

Other than outlined above, we have no need for further use of any of your medical information. We do not share your medical information with anyone other than the immediate staff who use it to produce an analysis report. We do not sell your medical information to anyone.

Medical information you provide us is not disclosed in any manner written or otherwise. Medical information you provide us is stored in a secure environment on our servers or our computers. We do not produce print copy of any of your medical information. The analysis report that we produce does not contain any medical information concerning you or anyone else who provided information on the questionnaire.

Your Access to and Control Over Information

You may opt out of any future contacts from us at any time. You can do the following at any time by contacting us via the email address or phone we have provided you:

- See what data we have about you, if any.
- Change or correct any data we have about you.
- Have us delete any data we have about you.
- Express any concern you have about our use of your data.

Security

We take precautions to protect your information. When you submit sensitive information via this website, your information is protected both online and offline.

While we use encryption to protect sensitive information transmitted online, we also protect your information offline. Only employees who need the information to perform a specific job in creating the analysis report for you are granted access to personally identifiable information. The computers and servers in which we store personally identifiable information are kept in a secure environment.

If you feel that we are not abiding by this privacy policy, you should contact us immediately via telephone or email listed on the launch page.

[I Agree & Continue to Questionnaire](#)

After checking the box that the client has read the Privacy Policy Notice, the page below comes up on the browser. It is important for the planner to make sure the client understands that all of the required fields in the form below are filled out. Of particular importance is choosing whether the survey questionnaire is for a single person or a couple (has a spouse). One thing to remember here is that the “client” is not necessarily the subject person addressed by the questionnaire. The client could be a child, a relative or a supporter of an aging senior or senior couple for whom the planning survey is being done. Clicking the button “Go to the Next Screen” will open the appropriate questionnaire.



Name of Planner: Tom Day

Life Resource Survey

THIS QUESTIONNAIRE IS FOR THE FOLLOWING INDIVIDUAL

- > An aging senior who is typically age wise between his or her middle 70s up to the 90s.
- > The aging senior is experiencing any or all of the following: health problems, disability issues, loss of independence, loss of income, depletion of assets, need for eldercare, need for moving to a new living environment, need for government support programs, need for legal arrangements and a whole variety of other challenging issues

If you are submitting this questionnaire on behalf of an aging senior, remember that the survey questions do not pertain to you but to the aging senior and his or her spouse if applicable. Whether you are representing the aging senior or you are indeed the aging senior, please fill out the boxes below with your contact information.

* Name of the person filling out this questionnaire

* Email of the person filling out this questionnaire

* Phone of the person filling out this questionnaire

* Does the aging senior addressed in this questionnaire have a spouse? Yes No

Go to Next Screen

OPTION #2 for Filling out the Questionnaire

Option #2 is also found on the LRP landing page as shown on the right. This option allows the client access to either the LRP Questionnaire or the Retirement Questionnaire directly from his or her browser and bypasses the email process described on the previous pages under Option #1. The client will enter either of these alternative URLs in the address window of his or her browser:

www.LRPsurvey.com or

www.longtermcarelink.net/planning/nonuser. After entering either of these URLs in the browser address window, the page below will appear on the browser. It is important that this page is filled out correctly. The email of the planner, which is the same email that the planner provides as a user of the Life Resource Planning System must be entered on this form. Without it, the planner does not have access to the completed questionnaire and cannot generate a planning survey report. Clicking on the button “Login” will open the next page on the browser.

Send Your Client the Online Questionnaire

OPTION #1 - Use this form to send your client an email to access the online questionnaire.

Client's First Name:

Client's Last Name:

Client's Email:

OPTION #2 - Copy this link www.lrpsurvey.com and send it to your client. You must instruct your clients to enter your email that you are using to log into the LRP system.

OPTION #3 - You can fill out survey questionnaires on behalf of your clients by following the instructions in any of the 3 panels to the left.



Welcome to the Life Resource Survey and Retirement Planning Survey LOGIN

*Enter the email that was given to you for the login

*Enter your first name

*Enter your last name

* **Required Fields**

After clicking the “Login” button shown on the form from the previous page, the form below will come up on the client’s browser. This is the identical form that is generated using Option #1 where this form is sent to the client in an email. In this case, the form is generated online using the client’s Internet browser. The procedures using this form are the same as under Option #1. Clicking on the appropriate questionnaire link on this form will also generate the same form as found under Option #1 and is shown on the next page. Please note here that with this online form, the Privacy Policy Notice is acknowledged by checking a box that the user has read that notice. This is different from the approach under Option #1 where the notice comes up first.



Tom Day
Life Resource and Retirement Planning Specialist
 Centerville Utah-84014
 800-989-8137
 Tom@careUtah.com

Welcome to the Life Resource Survey Questionnaire and Retirement Planning Survey Questionnaire Entry Page

Hello Joe,

As we discussed in a previous conversation, you expressed your intention for me to produce a detailed survey report that will assist you in making some very important decisions; now and in the future.

This is the survey entry page that resulted from my giving you my email for login. This page will give you access to 2 detailed online questionnaires. The questionnaire you choose will produce the analysis and survey report for your situation.

Please agree to the privacy policy notice if you are satisfied with its content. Then click on the appropriate button to launch the online survey questionnaire pertaining to your situation – whether you are doing a life resource survey or a retirement planning survey. The completed survey questionnaire comes directly to me and I will use it to produce your survey report.

After completing the online survey questionnaire, you will receive an email confirmation or a phone call providing further instructions pertaining to the detailed report I will produce for you.

Tom Day

Check here if you agree to the privacy policy notice [Read the privacy policy notice](#)

<p align="center">Questionnaire #1 Life Resource Survey</p> <p>The Life Resource Survey is a powerful planning tool that <u>helps aging seniors plan for their final years</u> by managing those various resources available to them and their families. The survey will uncover and anticipate care issues, monetary support, and services that most families are not aware of until after the fact when it could be too late to resolve a potential future crisis.</p> <p align="center"><input type="button" value="Open the Online Survey Questionnaire"/></p> <p>I suggest you click the button below to preview the entire questionnaire before you go online to fill it out. This will allow you to find answers for those questions for which you currently may not have adequate answers.</p> <p align="center"><input type="button" value="Preview Questionnaire before Filling It out"/></p>	<p align="center">Questionnaire #2 Retirement Planning Survey</p> <p>The Retirement Planning Survey is designed to <u>help people who are anticipating retirement or who are recently retired</u> to deal with a multitude of challenges they will face in their retirement years. This survey will identify future unanticipated issues. Most retirees are not currently aware of these future challenges but should do some prior planning to avoid them.</p> <p align="center"><input type="button" value="Open the Online Survey Questionnaire"/></p> <p>I suggest you click the button below to preview the entire questionnaire before you go online to fill it out. This will allow you to find answers for those questions for which you currently may not have adequate answers.</p> <p align="center"><input type="button" value="Preview Questionnaire before Filling It out"/></p>
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After checking the box that the user has read the Privacy Policy Notice and subsequently choosing the appropriate questionnaire from the image on previous page 96, the webpage below comes up on the browser. It is important for the planner to make sure the client understands that all of the required fields in the form below are filled out. Of particular importance is choosing whether the survey questionnaire is for a single person or a couple (has a spouse). One thing to remember here is that the client is not necessarily the individual and/or spouse addressed by the questionnaire. The client could be a child, a relative or a supporter of an aging senior or senior couple for whom the planning survey is being done. Clicking the button “Go to the Next Screen” will open the appropriate questionnaire – either for a single person or a couple.



Name of Planner: Tom Day

Life Resource Survey

THIS QUESTIONNAIRE IS FOR THE FOLLOWING INDIVIDUAL

- > An aging senior who is typically age wise between his or her middle 70s up to the 90s.
- > The aging senior is experiencing any or all of the following: health problems, disability issues, loss of independence, loss of income, depletion of assets, need for eldercare, need for moving to a new living environment, need for government support programs, need for legal arrangements and a whole variety of other challenging issues

If you are submitting this questionnaire on behalf of an aging senior, remember that the survey questions do not pertain to you but to the aging senior and his or her spouse if applicable. Whether you are representing the aging senior or you are indeed the aging senior, please fill out the boxes below with your contact information.

* Name of the person filling out this questionnaire

* Email of the person filling out this questionnaire

* Phone of the person filling out this questionnaire

* Does the aging senior addressed in this questionnaire have a spouse? Yes No

OPTION #3 – Fill out the the LRP Survey Questionnaire or Retirement Survey Questionnaire by Hand

The following two links are found on the system landing page at goLRP.com. [Open the Life Resource Survey Questionnaire Paper Version \(PDF\)](#) and [Open the Retirement Planning Survey Questionnaire Paper Version \(PDF\)](#). Either of these links produces a four-page printed survey that is the paper version for the online questionnaire for both systems. The client completes this form by hand and then gets it back to the planner. The planner will take this form and enter the information into the online questionnaire instead of having the client do it himself or herself. Sometimes this option is necessary for those individuals who are challenged by using computers and by accessing online utilities.

LIFE RESOURCE SURVEY QUESTIONNAIRE														
Personal and Contact Information										Client			Spouse (if Applicable)	
1	First Name													
2	Middle Name													
3	Last Name													
4	Birth Date													
5	Current Age													
6	Home Phone													
7	Cell Phone													
8	Email													
9	Street Address													
10	Second Address Line													
11	City													
12	State													
13	Zip													
14	Family Representative Name													
15	Caregiver Name													
Children Names				Phone	Age	Street Address, City and State								
16														
17														
18														
19														
20														
21														
22														
23														

OPTION #4 – Open the Online Survey Questionnaires from the Landing Page

The planner can also open his or her own blank online questionnaires from the system landing page and assist the client directly in filling out either form. This could be done over the phone with the planner asking the particular questions and filling out the online form for the client. Or the client and planner could meet face-to-face to fill out the form together on a laptop at the client’s home or other location or at the planner’s office. The oblong green buttons below – in images taken from the landing page – go to the planner’s blank copy of either questionnaire.

For Aging Seniors

The **Life Resource Survey** is a powerful planning tool that helps aging seniors prepare for their final years by managing those various resources available to them and their families. The survey will uncover and anticipate issues, monetary support, and services that most families are not aware of until after the fact when it could be too late to do anything to resolve a crisis.

[Life Resource Survey - Online Questionnaire](#)

Complete the online Questionnaire with a senior client. It will produce a printable PDF Survey.



Sample - [Life Resource Survey](#)

Retirement Planning Survey - Online Questionnaire

Complete the online Questionnaire with a retiree. It will produce a printable PDF Survey.



Sample - [Retirement Planning Survey](#)

The Online Questionnaire As It Appears When Accessed by OPTIONS #1 or #2 or #3 or #4
 Below are the first two sections of the online Life Resource Survey Questionnaire. There are 9 sections in total – each covering certain aspects of senior planning. Each section is opened either from the “Go to Next” button or by actually clicking on the section bar; for example clicking on the bar titled “Aging Seniors Spouse Personal and Contact Information.” By the way if the aging senior is single, this spousal section will not come up on the browser.

NCPC National Care Planning Council **Life Resource Survey Questionnaire** Name of Planner: Tom Day

Aging Senior's Personal and Contact Information

*First Name Middle Name
 *Last Name Birth Date
 *Age Home Phone
 Cell Phone Email
 *Street Address Second Address Line
 *City *State
 *Zip Family Representative Name
 Caregiver Name

* Required Fields Go to Next

- Aging Senior's Spouse Personal and Contact Information
- Children of Aging Seniors Names and Contact Information
- Plans, Preparations and Goals
- Plans, Preparations and Goals - Continued
- Planning for Eldercare (Long Term Care)
- Planning for Eldercare - Continued
- Income, Assets and Expenses for Aging Senior and Spouse
- Potential Qualification for Veterans Benefits

NCPC National Care Planning Council **Life Resource Survey Questionnaire** Name of Planner: Tom Day

Aging Senior's Personal and Contact Information

Aging Senior's Spouse Personal and Contact Information

*First Name Middle Name
 *Last name Birth Date
 *Age Home Phone
 Cell Phone Email
 *Street Address Second Address Line
 *City *State
 *Zip Family Representative Name
 Caregiver Name

* Required Fields Go to Previous Go to Next

- Children of Aging Seniors Names and Contact Information
- Plans, Preparations and Goals
- Plans, Preparations and Goals - Continued
- Planning for Eldercare (Long Term Care)
- Planning for Eldercare - Continued
- Income, Assets and Expenses for Aging Senior and Spouse
- Potential Qualification for Veterans Benefits

Sections 3 and 4 of the Online Life Resource Survey Questionnaire

Section 3 is information about the children of the aging senior for whom this questionnaire is being answered. We discuss in the marketing instructions and planning instructions why this information is so valuable. Notice that at this point all items on the questionnaire are numbered. The first item starts at #16 which by the way is the 16th item from the start of the questionnaire. In all, there are 116 text fields or check boxes in the entire questionnaire. It is quite comprehensive. Section 4 begins at question #24 and helps to determine what the aging senior and his or her spouse – if applicable – are anticipating for the remainder of their lives.

Life Resource Survey Questionnaire (Name of Planner: Tom Day)

Children of Aging Seniors Names and Contact Information

No	Name	Phone	Age
16	<input type="text"/>	<input type="text"/>	<input type="text"/>
17	<input type="text"/>	<input type="text"/>	<input type="text"/>
18	<input type="text"/>	<input type="text"/>	<input type="text"/>
19	<input type="text"/>	<input type="text"/>	<input type="text"/>
20	<input type="text"/>	<input type="text"/>	<input type="text"/>
21	<input type="text"/>	<input type="text"/>	<input type="text"/>
22	<input type="text"/>	<input type="text"/>	<input type="text"/>
23	<input type="text"/>	<input type="text"/>	<input type="text"/>

Go to Previous Go to Next

Life Resource Survey Questionnaire (Name of Planner: Tom Day)

Plans, Preparations and Goals

Checking a box means a "YES" answer and a blank box means a "NO" answer

Q#		Senior	Spouse
24	Do you own your own home?	<input type="checkbox"/>	<input type="checkbox"/>
25	If you own your home are you considering any major home improvements or repairs?	<input type="checkbox"/>	<input type="checkbox"/>
26	If you own your home are you considering securing a home equity loan?	<input type="checkbox"/>	<input type="checkbox"/>
27	Do you already have a home equity loan or other mortgage debt?	<input type="checkbox"/>	<input type="checkbox"/>
28	Do you have revolving credit, personal loans or credit card debt you would like to reduce?	<input type="checkbox"/>	<input type="checkbox"/>
29	If you own your home do you currently have a reverse mortgage?	<input type="checkbox"/>	<input type="checkbox"/>
30	Do you want your children to inherit your remaining investments and savings?	<input type="checkbox"/>	<input type="checkbox"/>
31	Do you want your remaining investments and savings to go to someone else at your death?	<input type="checkbox"/>	<input type="checkbox"/>
32	If you own your home do you want to pass it on at your death?	<input type="checkbox"/>	<input type="checkbox"/>
33	Do you have an investment property, business or farm to pass on at your death?	<input type="checkbox"/>	<input type="checkbox"/>
34	Are you familiar with the asset impoverishment rules for Medicaid?	<input type="checkbox"/>	<input type="checkbox"/>
35	Do you have a plan in place to protect assets from Medicaid seizure?	<input type="checkbox"/>	<input type="checkbox"/>
36	Do you own life insurance policies with more than \$50,000 of combined death benefit?	<input type="checkbox"/>	<input type="checkbox"/>
37	Do any or all of your life insurance policies have cash value?	<input type="checkbox"/>	<input type="checkbox"/>
38	Are you familiar with Medicaid impoverishment rules for life insurance cash value?	<input type="checkbox"/>	<input type="checkbox"/>
39	Do you have a plan in place to protect your life insurance from Medicaid seizure?	<input type="checkbox"/>	<input type="checkbox"/>
40	Have you gifted any of your assets to other than your spouse within the last five years?	<input type="checkbox"/>	<input type="checkbox"/>
41	Have you changed the ownership title on your home or other real property in the last five years?	<input type="checkbox"/>	<input type="checkbox"/>
42	Do you have prepaid funeral arrangements?	<input type="checkbox"/>	<input type="checkbox"/>
43	Do you have a cemetery plot?	<input type="checkbox"/>	<input type="checkbox"/>
44	Have you provided written instructions for your funeral and burial?	<input type="checkbox"/>	<input type="checkbox"/>

Go to Previous Go to Next

Plans, Preparations and Goals - Continued

Planning for Eldercare (Long Term Care)

Sections 5 and 6 of the Online Life Resource Survey Questionnaire

Section 5 is a continuation of the questions from Section 4 – Plans, Preparations and Goals. There are 41 questions pertaining to these lifestyle issues which help determine the recommendations that will eventually be produced by the system. Section 6 and Section 7 cover questions pertaining to the need for long-term care or the future need for such care. These questions also help determine the final recommendations from the survey report.

NCPC National Care Planning Council **Life Resource Survey Questionnaire** Name of Planner: Tom Day

Aging Senior's Personal and Contact Information

Aging Senior's Spouse Personal and Contact Information

Children of Aging Seniors Names and Contact Information

Plans, Preparations and Goals

Plans, Preparations and Goals - Continued

Q#	Checking a box means a "YES" answer and a blank box means a "NO" answer	Senior	Spouse
45	Have you designated which of your special keepsakes your heirs will receive?	<input type="checkbox"/>	<input type="checkbox"/>
46	Have you expressed your wishes to your family about how and where you want to die?	<input type="checkbox"/>	<input type="checkbox"/>
47	Will children of one or more previous marriages receive an inheritance from you?	<input type="checkbox"/>	<input type="checkbox"/>
48	Will stepchildren of your current marriage receive an inheritance from you?	<input type="checkbox"/>	<input type="checkbox"/>
49	Do you have a will?	<input type="checkbox"/>	<input type="checkbox"/>
50	Have you discussed your will with an attorney in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>
51	Do you have a living (family or inter vivos) trust?	<input type="checkbox"/>	<input type="checkbox"/>
52	If you have a living trust, have you reviewed it within the last three years?	<input type="checkbox"/>	<input type="checkbox"/>
53	Are you concerned about the use of heroic measures to keep you alive?	<input type="checkbox"/>	<input type="checkbox"/>
54	Do you have a living will (directive to prevent life-sustaining support)?	<input type="checkbox"/>	<input type="checkbox"/>
55	Do you have a directive to physicians for specific medical care in the event of an emergency?	<input type="checkbox"/>	<input type="checkbox"/>
56	Do you have an irrevocable trust?	<input type="checkbox"/>	<input type="checkbox"/>
57	If you have an irrevocable trust, have you reviewed the provisions of the trust?	<input type="checkbox"/>	<input type="checkbox"/>
58	Do you have someone to act on your behalf if you cannot make decisions?	<input type="checkbox"/>	<input type="checkbox"/>
59	Have you created a general or durable power of attorney agent (POA)?	<input type="checkbox"/>	<input type="checkbox"/>
60	Do you have long-term care insurance?	<input type="checkbox"/>	<input type="checkbox"/>
61	Is your homeowners or automobile insurance too expensive for you?	<input type="checkbox"/>	<input type="checkbox"/>
62	Would you like a review of homeowners or automobile insurance?	<input type="checkbox"/>	<input type="checkbox"/>
63	Do you feel like you are spending too much money on your Medicare?	<input type="checkbox"/>	<input type="checkbox"/>
64	If you have a Medicare Advantage plan are you satisfied with with it?	<input type="checkbox"/>	<input type="checkbox"/>

Go to Previous Go to Next

Planning for Eldercare (Long Term Care)

Planning for Eldercare - Continued

NCPC National Care Planning Council **Life Resource Survey Questionnaire** Name of Planner: Tom Day

Aging Senior's Personal and Contact Information

Aging Senior's Spouse Personal and Contact Information

Children of Aging Seniors Names and Contact Information

Plans, Preparations and Goals

Plans, Preparations and Goals - Continued

Planning for Eldercare (Long Term Care)

Q#	Checking a box means a "YES" answer and a blank box means a "NO" answer	Senior	Spouse
65	Needs help or standby supervision with dressing or putting on or off prosthetics or orthotics	<input type="checkbox"/>	<input type="checkbox"/>
66	Needs help or standby supervision moving from place to place	<input type="checkbox"/>	<input type="checkbox"/>
67	Needs help or standby supervision getting out of bed or getting ready for bed	<input type="checkbox"/>	<input type="checkbox"/>
68	Needs help or standby supervision toileting, bathing or showering	<input type="checkbox"/>	<input type="checkbox"/>
69	Needs help or standby supervision with incontinence	<input type="checkbox"/>	<input type="checkbox"/>
70	Needs help with grooming, personal hygiene or keeping himself or herself clean	<input type="checkbox"/>	<input type="checkbox"/>
71	Cannot feed himself or herself without someone actually putting the food into the mouth	<input type="checkbox"/>	<input type="checkbox"/>
72	Needs supervision to prevent wandering, falling or other personal injuries	<input type="checkbox"/>	<input type="checkbox"/>
73	Needs supervision to prevent property damage or injury to self or injury to others	<input type="checkbox"/>	<input type="checkbox"/>
74	Needs supervision or constraint because of unmanageable behavior	<input type="checkbox"/>	<input type="checkbox"/>
75	Diagnosed with Alzheimer's or other form of dementia	<input type="checkbox"/>	<input type="checkbox"/>
76	Needs meals prepared by others due to inability or forgetfulness to do so	<input type="checkbox"/>	<input type="checkbox"/>

Go to Previous Go to Next

Planning for Eldercare - Continued

Income, Assets and Expenses for Aging Senior and Spouse

Potential Qualification for Veterans Benefits

Sections 7 and 8 of the Online Life Resource Survey Questionnaire

As mentioned on the previous page, Section 7 continues on with questions relating to the current or future need of long-term care services. In all, there are 25 questions relating to this area that help determine the recommendations in the final survey report. Section 8 requires filling in text fields for income, assets and expenses for the individual and/or the spouse for which the report will generated. This information is very important for the planner to determine recommendations. The planner receives a copy of this information in the printed report.



Life Resource Survey Questionnaire

Name of Planner: Tom Day

Aging Senior's Personal and Contact Information

Aging Senior's Spouse Personal and Contact Information

Children of Aging Seniors Names and Contact Information

Plans, Preparations and Goals

Plans, Preparations and Goals - Continued

Planning for Eldercare (Long Term Care)

Planning for Eldercare - Continued

Q# Checking a box means a "YES" answer and a blank box means a "NO" answer.

77 Needs medication management due to forgetfulness or confusion

78 Cannot leave the residence due to mental or physical condition

79 Needs assistance with shopping, errands, laundry service, etc.

80 Needs someone to answer the phone, pay bills or help with household tasks

81 Requires a scooter or wheelchair to ambulate

82 Needs medical alert or health monitoring equipment

83 Needs frequent skilled care from a doctor, medical practitioner, nurse, etc.

84 Anticipates or currently receives care at home or home of a family member or friend

85 If care is provided in the home, a family member or friend provides care

86 If care is provided in the home, a care provider company provides care

87 Anticipates moving into a long term care facility in the near future

88 Currently receives long term care assistance in an independent living facility

89 Currently receives long term care in an assisted living facility

90 Currently receives long term care in a nursing facility

Income, Assets and Expenses for Aging Senior

Potential Qualification for Veterans Benefits



Life Resource Survey Questionnaire

Name of Planner: Tom Day

Aging Senior's Personal and Contact Information

Aging Senior's Spouse Personal and Contact Information

Children of Aging Seniors Names and Contact Information

Plans, Preparations and Goals

Plans, Preparations and Goals - Continued

Planning for Eldercare (Long Term Care)

Planning for Eldercare - Continued

Income, Assets and Expenses for Aging Senior and Spouse

Q# (Fill in all that applies)

91 Combined monthly gross household income	\$	<input type="text"/>
92 Combined household value of taxable or tax exempt investments, checking and savings	\$	<input type="text"/>
93 Combined household value of tax-deferred annuities	\$	<input type="text"/>
94 Combined household value of IRAs, tax-sheltered annuities or other tax qualified accounts	\$	<input type="text"/>
95 Combined total cash value of all life insurance policies	\$	<input type="text"/>
96 Current market value of the personal residence	\$	<input type="text"/>
97 Combined household value of investment properties not including the personal residence	\$	<input type="text"/>
98 Combined total of home equity debt - mortgages, line of credit or reverse mortgage	\$	<input type="text"/>
99 Combined total of consumer debt - revolving charges, personal loans and credit cards	\$	<input type="text"/>
100 Combined household monthly cost for personal long term care services at home	\$	<input type="text"/>
101 Combined household monthly cost for independent living	\$	<input type="text"/>
102 Combined household monthly cost for assisted living - including care cost	\$	<input type="text"/>
103 Combined household monthly cost for nursing home	\$	<input type="text"/>

Potential Qualification for Veterans Benefits

Section 9 of the Questionnaire – Submitting the Completed Questionnaire

Section 9 is the final section for the Life Resource Planning Survey Questionnaire. Even though it pertains to potential eligibility for veterans benefits, the person filling out the questionnaire must still open up this section and complete it. If veterans benefits are involved, the check boxes are answered appropriately. If veterans benefits are not involved, appropriate boxes are left checked or unchecked. This is the end of the questionnaire and a “Submit Questionnaire” button is found at the bottom of this page which the client should click on. We need to note that if the questionnaire is not completed and not submitted, the portion that was completed is still retained in the planner’s database and is still available to the planner even though it is incomplete.

Aging Senior’s Spouse Personal and Contact Information			
Children of Aging Seniors Names and Contact Information			
Plans, Preparations and Goals			
Plans, Preparations and Goals - Continued			
Planning for Eldercare (Long Term Care)			
Planning for Eldercare - Continued			
Income, Assets and Expenses for Aging Senior and Spouse			
Potential Qualification for Veterans Benefits			
Q#	Checking a box means a “YES” answer and a blank box means a “NO” answer	Senior	Spouse
104	A living senior, living spouse or deceased spouse is or was a veteran	<input type="checkbox"/>	<input type="checkbox"/>
105	senior or spouse is currently receiving a monthly check deposit from VA	<input type="checkbox"/>	<input type="checkbox"/>
106	Monthly check deposit is for Disability Compensation, DIC or SMC	<input type="checkbox"/>	<input type="checkbox"/>
107	Monthly check deposit is for Veterans Pension or Survivors Pension	<input type="checkbox"/>	<input type="checkbox"/>
108	The veteran, whether living or dead, served at least 90 days during a period of war	<input type="checkbox"/>	<input type="checkbox"/>
<hr/> <p>World War II -- December 7, 1941 through December 31, 1946</p> <p>Korean Conflict -- June 27, 1950 through January 31, 1955</p> <p>Vietnam Era -- August 5, 1964 through May 7, 1975</p> <hr/>			
109	The living veteran was stationed in Vietnam	<input type="checkbox"/>	<input type="checkbox"/>
110	The single living war veteran requires or will require long term care services	<input type="checkbox"/>	<input type="checkbox"/>
111	The currently married living war veteran requires or will require long term care services	<input type="checkbox"/>	<input type="checkbox"/>
112	Current non-veteran spouse of a living war veteran requires or will require long term care services	<input type="checkbox"/>	<input type="checkbox"/>
113	The surviving spouse of a war veteran requires or will require long term care services	<input type="checkbox"/>	
114	Surviving spouse of a war veteran did not remarry after November 1, 1990 even if single	<input type="checkbox"/>	
115	Surviving single spouse of a war veteran terminated a remarriage before November 1, 1990	<input type="checkbox"/>	
116	Current or anticipated long term care services provided by family member other than spouse	<input type="checkbox"/>	<input type="checkbox"/>
<div style="border: 1px solid black; padding: 5px;"> <p>Thank you for completing the questionnaire. According to our agreement, when we spoke, we will take your information and produce a valuable detailed report to help you deal with the decisions you have to make. If you give us your email when starting this questionnaire, you will receive an email notification giving you further instructions after you click the submit button. If you do not have email, but furnished us a phone number, we will call you with further instructions.</p> </div>			
<input type="button" value="Go to Previous"/>		<input type="button" value="Submit Questionnaire"/>	

Verification Notices

On this page are the various notices that the Life Resource Planner receives in his or her email notifying the planner that certain actions have been taken. The one on the right is received when the email invitation is sent under Option #1.

The second image on this page comes up on the browser of the client after he or she has submitted the online questionnaire.

The third image on this page is a verification email sent to the planner when the client has actually submitted the questionnaire.

Invitation Sent to Planning Client	
noreply@longtermcarelink.net	
Sent: Sat 6/6/2020 4:49 PM	
To: Tom@careUtah.com	
First Name of Client	Joe
Last Name of Client	Client
Email of Client	Info@LTCiLink.net

	Name of Planner: Tom Day
Thank You	
Tom Day Life Resource and Retirement Planning Specialist Centerville Utah-84014 Tom@careUtah.com	
Hello Joe	
Thank you for submitting your questionnaire to us.	
We will take the information you gave us and do a thorough analysis and produce a valuable survey report for you. If you gave us your email, you will receive an email verification and further instructions from us. If you did not furnish your email, and furnished us your phone number, we will call you with further instructions.	
Tom Day	

Dear Tom Day,

A client has submitted a survey questionnaire which has been placed in your database. Please go to www.LRPsystem.com to log in to your database dashboard to view this newest submitted questionnaire. Remember that the database is accessible from your homepage when you sign in to your Life Resource and Retirement Planning homepage.

Name of the person submitting the questionnaire : Joe Client
Email of the person submitting the questionnaire : Tom@careUtah.com
Phone of the person submitting the questionnaire : 800-555-9999

Generating the Online Survey Report – Opening the Questionnaire Database

You will note from the previous page that when a survey questionnaire has been completed, that completed questionnaire is inserted into the database of the Life Resource Planner that is contained on the planner’s home page or landing page.

The database is accessed by clicking on the oblong button on the landing page entitled “Open Questionnaire Database.”

Open Questionnaire Database

This opens the database below which can contain up to 30 questionnaires. When it starts to fill up, the database will prompt to remove older questionnaires. The particular client is identified and the questionnaire is opened by clicking on the link in the column “Open Quest” which has the same title “Open Quest” in the row belonging to the particular client “Submitter Name.”



Welcome Tom Day

LRP and Retirement Survey Questionnaires in Progress

#	Delete	Date Added	Last Name	First Name	Plan Type	Status	Open Quest	Submitter Name
1		2019-01-18 14:44:29	Gress	Erica	LRP	Completed	Open Quest	Mike Watts
2		2018-08-14 16:12:23	Small	Emma	LRP	Completed	Open Quest	Carolyn Jones
3		2018-07-24 22:09:56	Garza	Arthur	LRP	Completed	Open Quest	Deborah Shanley
4		2018-07-19 16:11:18	Jack	Brenda	RET	Planner Submitted	Open Quest	
5		2018-07-19 11:09:26	Brown	Ralph	LRP	Planner Submitted	Open Quest	
6		2018-06-29 11:59:58	Giacomo	Joseph	LRP	Completed	Open Quest	Cheryl Howitt
7		2018-06-06 14:54:37	Lipsky	Ronald	LRP	Completed	Open Quest	Marc Lipsky
8		2018-06-05 15:10:00	Houser	Carol	LRP	Planner Submitted	Open Quest	
9		2018-05-18 09:20:17	OConnor	Rose	LRP	Planner Submitted	Open Quest	
10		2018-05-12 16:31:18	Comstra	Eleanor	LRP	Completed	Open Quest	Gwen Comstra
11		2018-05-10 07:28:52	Fontana	Rose	LRP	Incomplete	Open Quest	June Ferrara
12		2018-04-28 19:32:36	Vaughan	Alice	LRP	Completed	Open Quest	Carol Vaughan
13		2018-04-26 14:16:29	Sparks	Charles	LRP	Completed	Open Quest	Brenda Collins
14		2018-04-22 15:32:58	Larsen	Angeline	RET	Completed	Open Quest	Roy Larsen

Printing the Life Resource Survey Report

This is the planner's version of the questionnaire which is an exact duplicate of the client submitter's questionnaire. The planner can go through this questionnaire and verify by all of the information that has been submitted. If anything is missing or seems awry, the planner can call the submitter to correct any information on this version of the questionnaire before it is used to generate the survey report. Once the planner has determined that the questionnaire has been completed properly, the planner will then generate the survey report. The report is automatically generated through online programming by simply clicking on the button "Generate Survey." The online programming determines from the information submitted in the questionnaire what the recommendations in the report should be. It's that simple. If the planner has Adobe Acrobat on his or her computer, the report will open up in Acrobat on the planner's computer. Otherwise, it will open up as a PDF document in the planner's browser. This can be downloaded or saved as a PDF file on the planner's computer.

NSPC
National Care Planning Council

Life Resource Survey Questionnaire

Name of Planner: Tom Day

Personal and Contact Information

*First Name: Arthur Middle Name:

*Last Name: Garza Birth Date: 05/23/1928

*Age: 90 Home Phone: (210) 999-1099

Cell Phone: (XXX) XXX-XXXX Email: n/a

*Street Address: 12630 La Entrada Second Address Line:

*City: San Antonio *State: TX

*Zip: 78233 Family Representative Name: Greg Garza

Caregiver Name: Greg Garza Spouse: (Click if you have a Spouse)

* Required Fields

Go to Next

Spouse Information

Children Names and Contact Information

Plans, Preparations and Goals

Planning for Eldercare (Long Term Care)

Income, Assets and Costs (Combined Household - Client and Spouse)

Veterans Benefits

Open as PDF Open In Browser

Generate Survey Print Questionnaire

Presenting the Life Resource Planning or Retirement Planning Survey Reports

Description of the Life Resource Planning or Retirement Planning Survey Reports

Our Life Resource Planning System produces two different reports. The first report is called a “Life Resource Survey.” The second report is called a “Retirement Planning Survey.” We will discuss here how to present a Life Resource Survey. You will find the instructions for presenting a Retirement Planning Survey on your Life Resource Planning landing page. Working with aging seniors allows you to plan with their children or supporters as well.

REMEMBER, THE LIFE RESOURCE PLANNING SURVEY ADDRESSES THE NEEDS OF AGING SENIORS, BUT YOU ARE ALMOST ALWAYS DEALING WITH THE CHILDREN OR OTHER SUPPORTERS OF THOSE AGING SENIORS AS YOUR CLIENTS. OUR SYSTEM ALSO ALLOWS YOU TO PLAN FOR THEM AS WELL BY DOING A RETIREMENT PLANNING SURVEY. IT IS A 2-FOR-1 PLANNING OPPORTUNITY GENERATED BY 1 LEAD

The most important thing to keep in mind when you present either of these two survey reports is to avoid a sales approach. You must constantly keep in mind when you are doing the planning that you are not a salesman but you are a planner who is providing solutions. Your report presentation, should not bring up specific products that you offer, nor must you hammer away at your clients if they don't agree with your assessment of their problems and your potential solutions. In other words if your solutions include your products and services – even though you don't mention them – please don't try and force them into a decision that you think they should make to buy what you offer. Give them good information and give them good reasons why they should adopt your solutions. Don't employ manipulative closing strategies to make them do it.

If you are firmly convinced that they need a solution that uses your products and services, then you should have such convincing evidence and such a convincing knowledge of the subject that the only argument they can give you is “we want to think about it.” In other words, even though it makes sense, as we all know, some people will simply not commit. You must be the consummate expert in this area and leave them with such an overriding impression of your knowledge that they have no reasons for your way of doing it if it is right for them.

Below are the steps that you should take to prepare for the presentation of the survey and to make the presentation meaningful to your clients and productive for you.

Use a Professional-Looking Binder or Cover with Abundant Learning Support Materials

Preparing your Life Resource Survey in a professional manner with supporting learning resource documents in a binder or in a professional looking cover will greatly enhance your relationship with your planning clients. We call these supporting documents “learning pieces.”

Most of our new Life Resource Planners ask the question, "Why should there be so much?" Meaning, why should there be over 65 pages of planning pages and learning pieces in one option or 210 pages inserted into a three ring binder in another option? Would it not be much better to provide less information and not overwhelm the client? Besides, the client will never read or even understand all of this material.

Our purpose is deliberate. We have learned it over many years doing this kind of planning.

None of the learning piece material we provide is irrelevant, and if the client or more likely the client's children really wanted to read it all – which many actually do – it provides valuable information. But that is not our only purpose. We want the client to believe that we have devoted a great amount of time and effort into producing this planning survey report with its learning pieces and that it is unique to our client. This is basic psychology. The more valuable it looks to the client, the more likely a client will develop trust in you. And this trust carries over to the recommendations that you make. The more impressed the client is, the more likely he or she will implement your recommendations.

After having done a few plans, most of our planners are surprised that their clients treat the planning report as a valuable possession and will share it with other members of the family to proudly show what they have accomplished.

The first option below would be the least expensive for you to put together in a report presentation report. A report cover that has a three hole retainer in it and separation tabs for the three separate sections of your report might cost around \$3.00 to \$5.00. The printed materials comprise approximately 65 pages. Five or six of the pages require color printing, but the remainder are black and white reproductions. Printing or copying the printed materials might cost you an additional \$5.00 to \$6.00. You need to charge a planning fee for your clients clients to reimburse you for your time and your materials to present the report. Perhaps \$100.00 or so. Obviously your time is worth more, but by charging, you avoid creating suspicion in their minds that you have ulterior motives . You are obviously incurring some costs and they will quietly question to themselves why you are doing it without pay. More details on how to assemble this material are found on the home page of the Life Resource Planning System.



This second option below represents more cost for your survey presentation, but also represents a more thorough report and provides a greater impression on your clients. The binder and tabs might cost you about \$8.00 to \$10.00 and the printing costs for approximately 210 pages of presentation documentation might be an additional \$14.00 to \$16.00.



Make Sure You Have the Knowledge to Discuss the Issues Addressed in the Report

One sure way to impress your planning clients is to have a thorough knowledge of the recommendations in the survey report. The reason you are doing this planning for them is that they don't have the knowledge or background they need to solve their own challenges. In fact, the sort of knowledge that you will convey is not generally possessed by any one person in the community. The Life Resource Planning process is a unique approach involving a number of specialists, practitioners and advisers to solve the challenges faced by aging seniors.

The whole purpose behind Life Resource Planning is to provide this unique approach to solving aging senior issues. Eldercare advice and senior services are fragmented through different practitioners in the community. You are providing a one-stop source of information and advice. We have given you the material on the flash drive to gain the necessary knowledge. Before you make the report presentation you can also absorb the pertinent information in the learning pieces that we provide you and that you will give to the client. Or you can become "Certified in Life Resource Planning" by taking the time and effort to earn the CLRP designation.

If you have the proper knowledge, your clients will be impressed and they will likely follow your advice. If you appear not to have the proper knowledge, just the opposite will occur. They will not see you as credible and they will likely not follow your lead. The two learning pieces entitled "How to Deal with 21 Critical Issues Facing Aging Seniors (PDF) – 310 pages" and "Understanding the Fundamentals of Life Resource Planning (PDF) – 176 pages" will give you a pretty good background in understanding the issues addressed and the recommendations made by the planning process. Of course, the CLRP designation will give you much more background knowledge. Having the designation and belonging to the Society for Life Resource Planning will also increase your credibility and the respect that your clients give you.

Put on Your Planning Hat and Be Objective

As we have mentioned many times before, don't talk about products or services that you provide. Avoid a sales approach altogether. Give your clients an objective assessment of where they stand. Impress them with your knowledge of the various issues. Help them to understand the challenges they are facing.

By taking a solution-based, planning approach instead of a product or service oriented approach, you will gain your clients' respect, you will develop a rapport with them and they will trust you. Then when you want to talk about products and services after the planning phase is completed, they will listen to you.

Point out That the Recommendations and Strategies Are Grouped into Similar Categories

A typical report might include 10 to 16 different recommendations and strategies for discussion. This is likely an overwhelming number to handle and could be confusing to your clients. We want to point out that these recommendations and strategies are really parts of certain key categories. There are only 5 of these key categories. You want to point this out to your clients as well. By doing it this way, you can concentrate on fewer issues that need to be addressed in each category and leave some of the other issues for a later time. We discuss below creating a checklist to address the most important issues. This is also an important strategy for getting them to implement your solutions. Here are the five key categories.

1. family decisions relating to the need for long-term care
2. legal arrangements and decisions relating to end-of-life
3. family decisions related to preservation of assets and the need for Medicaid
4. family decisions related to financial issues
5. potential veterans benefits to increase income

The Learning Piece – “The Family Care Plan and Caregiving Agreement”

Most of the aging senior clients for which you will be producing reports will have a need for long term care services or as it’s commonly called, eldercare. In many cases, children or other family members of aging seniors have conflicting ideas on how to take care of their loved ones. With this planning approach, you are primarily dealing with children of the aging seniors or with younger family members or with other supporters such as relatives. This particular learning piece is extremely valuable in helping children or other family members get together and determine together how they will handle decisions relating to eldercare for their loved ones.

Sometimes, family members are in dispute over caregiving as well as experiencing jealousies against caregivers or family representatives who are receiving mom or dad’s income or have access to assets. These disputes can also develop after the death of a loved one due to perceptions that one of the children was favored or took advantage of the inheritance. This learning piece also addresses this issue of potential disputes and provides valuable advice to facilitate a family caregiving agreement.

Please understand this piece thoroughly so that you can describe it to your clients. Stress the importance of family cooperation if there is a misunderstanding, conflicting attitudes or dispute over caregiving issues. In our experience, those families who need this sort of guidance have been extremely grateful for this learning piece and how it helped them to solve their challenges.

The Learning Piece – “Government Solutions for Eldercare”

In order to save you money in putting together a report presentation, we provide you this condensed document that is an excerpt from the larger document titled “Understanding the Fundamentals of Life Resource Planning” that we discuss below. Ideally you should put together a presentation with the larger learning piece and not use this condensed version. However, we give you this option if you strongly feel that you do not want to spend the money on a larger and more comprehensive report binder.

The Learning Piece – “Understanding the Fundamentals of Life Resource Planning”

This learning piece was written exclusively for incorporation into a planning report presentation. It covers in great detail all of the issues facing aging seniors as well as addressing the various community resources that are available to address these issues. You should definitely thumb through this with your clients and show them how valuable this piece is to them.

We have found over the years that those clients who read this material are extremely impressed with it and offer their gratitude for the resources we have provided them. Make sure your clients understand that this is a very valuable learning piece and that they can go to if they have any questions or need direction. Some of this material is dated, but it is still very relevant today.

Allow Your Clients to Prioritize the Various Recommendations and Strategies

We also employ a unique approach to making the recommended solutions. It is our experience that most planners who are not using our particular way of doing things, merely summarize their recommendations or strategies on a single page or two in the form of an outline or a checklist. Our approach is different and creates better outcomes. A typical life resource questionnaire might result in 10 to 16 recommendations or strategies. The recommendations are also presented as paragraphs that not only provide a possible course of action but also include a brief education on why they should take that course of action. Please understand that the report only makes recommendations that are a direct result of the questionnaire and apply to the client in some way.

This recommendation solution strategy is also basic psychology. By giving them a large number of choices, they can pick out those ones they feel are important. The concept here is to impress upon your clients that given a list of various choices, they must make some decision as to which of those choices they should take. It forces them to make decisions as they know they cannot reject everything you give them. Making the decisions themselves enlists them to cooperate in the outcome. Our method allows them to buy into the planning process, leading to your making sales of services and products without the need for closing.

You don't have to make buying decisions for them or use closing techniques to persuade them to buy. This strategy effectively makes them willing participants in the planning process and creates more trust in your recommendations. Instead of your dictating to them, they are cooperating in the outcome. The end result of this approach is that they will almost always follow a certain number the presentation recommendations and feel good about it. In addition, because of these strong feelings of having done the right thing, they will also purchase your products and services. This positive approach also results in referrals for you.

Our particular method for getting cooperation from planning clients does away with the need for "closing" them to make a decision. Once they have agreed to act on a number of the recommended solutions, they have now become willing clients and will cooperate with you for future interaction. In addition, if there is a need for your products or services they have now tacitly agreed to buy them. Once they have decided the priority of the recommendations, you will make a checklist for them and follow up to make sure that everything has been implemented.

Concentrating on a reduced number of the actual 10 to 16 recommendations does not mean that you need to ignore all of the report recommendations. Once you have acted on the key recommendations that your new clients have identified important to them, you will then go back and work on the other recommendations. It is important to follow through and make sure that all of the issues that face your clients have been solved to their satisfaction.

Completing the Planning Process and Making Sales

Make Appointments with the Appropriate Providers or Advisers

One advantage to your taking a comprehensive planning approach to help aging seniors with the challenges they are facing is that you can provide a one-stop shopping service for all of the solutions that they need to solve their problems. To provide this service, you need to have a network of senior service providers and advisers in your local community who can step in and provide the appropriate services or advice. Obviously, this network will be your Local Planning Council. If you are just starting out, maintain an informal network of advisers and providers for setting up appointments until you are sure that the advisers and providers you are using will be reliable members of your Council. The business you send them will either be highly appreciated and these people will want to join your Council or they will not appreciate what you do for them and obviously you don't want to be involved with them on a more formal basis.

It is very important that you actually make the appointment with the appropriate practitioner after you have finished the planning but before you start selling your products and services. Set up a time for the family member and the practitioner to meet. If appointments can't be made at that time, get dates and times from the client and set up appointments later.

You might argue it is easier for you to simply to provide the referral and the contact information for the allied provider. There is a reason for being proactive. If you can get appointments with members of your Council that result in new business for your group members, Council members will reciprocate by supporting the Council promotional activities to create new planning leads. As mentioned before, new business appointments from your Life Resource Planning activities are the glue that holds the Council together.

Take off Your Planning Hat and Put on Your Sales Hat for Providing Your Solutions

If certain products or services are to be recommended to your client by you, you should make this a separate process from the planning activities and presentation. This is important in order to avoid a conflict of interest especially in those instances where you are selling insurance products or investment products to your client as part of the solution to the planning process. You may not be able to mix fee-based planning and financial sales under laws in your state. In addition, by taking this approach, you are demonstrating your professionalism and ethical behavior to your clients and they will have that much more respect for you. If you are not already doing this, you will be surprised at how impressed they are by your upstanding behavior.

You could accomplish the selling right after the same session in which you present the plan as long as you make it clear to your client that you are no longer doing the planning and you are wearing a different practitioner "hat." In order to identify that you are wearing a different hat, we recommend that you provide full disclosure as to your involvement with the product or service recommendations. This means revealing that fees or commissions are involved, that they do not have to buy these products or services from you and that they have every right to engage someone else for these products or services.

Emphasize that fees or commissions are not the issue and the size of your remuneration is not important. The important issue is making sure the client's challenges have been solved. You should also mention that no matter whom they might use, those same commissions or fees will be involved, and you will be able to get the same products or services for them regardless if they go somewhere else. It will probably surprise you that with this honest and upfront approach, virtually none of your clients will go to anyone else for products or services.

Chapter 5

How to Organize a Life Resource Planning Council

CHAPTER SUMMARY:

By combining the effective marketing advantages of a Planning Council with the Life Resource Planning System, members of the collaborative marketing alliance in a Council can achieve a significant increase in business for themselves. This chapter describes the Life Resource Planning Council operating model and how it creates a synergistic sales process that we call the “Multiplier Effect.” Not everyone will want to pursue this model as it is a challenging process to organize a collaborative group around this approach. On the other hand, we have been successful over the years in using variations of this model and in creating significant sales for members of our group. The Life Resource Planning Council model relies not only on using the advertising and promotional strategies found in Chapter 2 of this training manual, but also putting a great amount of effort into marketing through educational workshops. Understanding and using the Life Resource Planning System is covered in detail in Chapter 4. Chapter 4 and this Chapter 5 are integral pieces in using the Life Resource Planning Council Model. The “Training Manual for Successful Marketing through Educational Workshops” is also an important part of the process in maintaining a Life Resource Planning Council.

IN THIS CHAPTER:

- **Four Highly Effective Marketing Platforms for Collaborative Senior Marketing; pg. 114**
- **Maintaining a Local Planning Council Around Life Resource Planning; pg. 115**
- **Starting Up a Life Resource Planning Council; pg. 125**
- **Expanding beyond the Initial Two Key Partners; pg. 131**
- **Starting Up with Care and Retirement Communities As Workshop Sponsors; pg. 137**
- **A Real-Life Example of Identifying Sponsors for a Startup Council; pg. 148**
- **Getting Workshop Attendees to Sign up for Life Resource Planning; pg. 151**
- **Using Life Resource Planning to Convert Workshop Attendees into Clients; pg. 153**
- **Presenting the Life Resource Planning or Retirement Planning Survey Reports; pg. 156**
- **Completing the Planning Process and Making Sales; pg. 161**
- **An Example of How a Life Resource Planning Council Works Together; pg. 162**

Four Highly Effective Marketing Platforms for Collaborative Senior Marketing

The NCPC supports four highly effective marketing platforms for Collaborative Senior Marketing. In order to implement these platforms, the NCPC provides five marketing system tools for a collaborative marketing group. These system tools include: 1) the “*Training Manual for Collaborative Senior Marketing,*” 2) the “*Successful Senior Marketing System,*” 3) NCPC support for “*Local Planning Councils,*” 4) the “*Life Resource Planning System*” and; 5) the “*CLRP Designation.*” ***You can mix-and-match a purchase of any one or all of the five system tools for marketing support in order to implement any one of the the following 4 marketing platforms:***

Platform Option #1 – A Local Collaborative Senior Marketing Group

Our philosophy of organizing a local Collaborative Senior Marketing group is outlined in **Chapter 1** of the training manual. Collaborative marketing to serve aging seniors and their supporters is a natural consequence of the fragmented sources of senior services available in a local area. Senior service providers are naturally drawn to networking to provide their services to the public. Our philosophy focuses on providing free education and advice to family, relatives and other persons who are supporting the needs of aging seniors. Our “***Successful Senior Marketing System***” provides materials to advertise and promote a local Collaborative Senior Marketing Group. **Chapter 2** of the training manual provides instruction on advertising and promoting a Collaborative Marketing Group or a Local Planning Council as outlined next.

Platform Option #2 – A Local Planning Council

A local Planning Council is an organization of senior providers and advisers who wish to formally organize using a unique name and a promotional approach that provides a one-stop shopping service for families needing support for aging seniors. This formal organization also includes putting together a website and providing brochures and other material which promote the Council in the local marketing area. A Planning Council goes beyond a Collaborative Marketing Group by working together as a cohesive alliance of like-minded providers and by conducting educational workshops as a way to promote the services of the alliance. Instructions for organizing a Planning Council are found in **Chapter 3** of the training manual. Material for advertising and promoting a Council is included in the “***Successful Senior Marketing System.***” In addition, ***the National Care Planning Council will support a local Planning Council*** through listing services, consultation, online request forms and website creation and support.

Platform Option #3 – Life Resource Planning

A Collaborative Marketing Group aims to create sales leads for the group. Our philosophy for collaborative marketing focuses on planning and not on direct sales when meeting with persons who represent sales leads. Life Resource Planning was designed to accomplish the planning activities of a Collaborative Marketing Group. The LRP process easily converts leads into sales of products and services. Life Resource Planning is covered in **Chapter 4** of the training manual.

Platform Option #4 – A Life Resource Planning Council

Combining the resources of a local Planning Council with the power of Life Resource Planning results in a synergy we call the “Multiplier Effect.” Individuals and organizations working together as a “Life Resource Planning Council” can enhance sales opportunities tenfold or more over those individuals marketing alone as single practitioners. **Chapters 4 and 5** of the manual provide instructions on understanding, organizing and starting a Life Resource Planning Council.

Maintaining a Planning Council Around Life Resource Planning

Life Resource Planning Is the Glue That Holds the LRP Council Together

The Local Planning Council concept of working together as a one-stop shopping service has decided advantages and can be an inducement to persuading a group of senior service providers to work together as an alliance. But, if little or no business is produced for the members of the group through this alliance, interest will wane and the group will eventually wither and die.

It may seem an enticing argument that the alliance will produce plentiful referrals for members of the group among themselves. This rarely happens until the group has worked together for quite a while. This is due to the fact that there must be an implicit trust between all members to produce business for each other. This trust can only be developed over years of close relationship. The type of alliance created through starting a networking group from scratch, such as a Local Council, typically does not produce the amount of trust needed in the beginning. As a result, the trusted relationships take too long to develop and the members of the group working to support each other never really network enough to keep the group together. **There has to be another driving force to keep the group together long enough to develop the trust that results in referrals flowing freely between members.**

Life Resource Planning is the glue that keeps members of the Council committed to each other long enough to develop trusting relationships that last. The Life Resource Planning process will produce business for members of the Council without the need for referrals from each other. Once business opportunities are flowing to members of the Council, the desire in being a member of the Council is enhanced and there is added incentive to create more business through members of the Council feeding referrals into the Life Resource Planning process.

Two Diverse Groups of Practitioners Are Necessary for Life Resource Planning

From our experience of 12 years in using a Planning Council approach to assist aging seniors, we have learned one important lesson. Practitioners with a financial or legal background, who help aging seniors, do not adequately grasp the work that practitioners with a social work, gerontology or nursing background perform with aging seniors. Likewise practitioners with a social work, gerontology or nursing background who help aging seniors do not adequately grasp the nature of the services performed by practitioners with a financial or legal background.

We would like to categorize these two different approaches to assisting aging seniors into two camps. One we will call “financial/legal practitioners” and the other we will call “Geriatric Service Specialists.” Individuals who work in one or the other of these camps have chosen their profession because they derive satisfaction by working in the one area or the other. Seldom have we found anyone who can work in both areas comfortably at the same time.

These two camps perceive their roles serving seniors very differently. Financial / legal practitioners focus on tangible products or specific services to solve immediate problems. Geriatric Service Specialists typically employ a long-term commitment to serving their customers and use whatever means necessary to make life easier for their charges and their families. Unlike the financial and legal types, Geriatric Service Specialists might provide ongoing social or caregiving support weekly or monthly over a period of time. On the other hand, the financial/legal types will swoop in and do their thing and then have little or no further

contact with the aging senior or his or her family. The world perceptions of these two groups of practitioners makes collaboration between the two camps difficult.

Based on their divergent perceptions of serving clients/customers, practitioners in both areas do not completely understand what their opposite camp actually does nor do they care to know.

Aging seniors need assistance in both areas of support and no solo practitioner can suitably offer services in both areas of expertise. The only solution we have found that works, in meeting the needs of aging seniors, is to have both of these types of providers collaborate as a Life Resource Planning Council to solve the problems. However, it must be done correctly.

Key to a successful Council using Life Resource Planning is to actively involve all the partners. Problems are not adequately addressed if one or the other camp simply refers out services to other practitioners in the collaborative group. There must be a unified approach in place in order to make sure that all of the services are integrated together under one master plan.

An integral part of every Life Resource Plan is the scheduling of an appointment – where it is needed – with other members of the Council and the client to ensure that solutions are addressed adequately. These appointments are cost free initial consultations by members of the Core Council or perhaps members of the Support Council group. All members of a Life Resource Planning group must agree to these initial free consultations. An accounting from all members of the Council is made with ongoing monthly contact with all Council members.

Planning Council Core Members under Life Resource Planning

We have provided a list in Chapter 3 of 16 different senior service specialists or advisers that could be part of a Planning Council. In practice, there are at least 5 or more key members, representing 7 specialties on the Council who benefit the most from a collaborative effort. We call these 5 or more key members the “Core Council.” Other Council members play an ancillary role and we call these members the “Support Council.” We also note that if the person purchasing the system from the National Care Planning Council, who acts as Director, DOES NOT represent one of the 7 specialties, then excluding that director, other members must step up to represent the needed Core Council member specialties for a life Resource Planning Council.

Core Council members are practitioners or specialists who receive the most benefit from the planning process to sell their services or products. Life Resource Planning will make Core Council members more successful. For example, a Core Council member might close 40% of all leads working individually without the Life Resource Planning process. That same member could conceivably close 90% of all leads using the planning process – a more than 100% increase in the amount of business produced. Also it is important to note that for the Geriatric Service Specialist and/or the private duty home care provider, the planning will create business that wasn't even there without the planning process. They could have never provided their services without Life Resource Planning. In addition to making Core Council members more efficient in closing sales, the Life Resource Planning Council will produce many more leads for those sales for Core Council members than those members could produce working on their own.

There should be just one of each of the 7 important specialties on the Core Council. The exception to this would be a person or company providing non-medical/private duty home care. The reason for involving more than one non-medical or private duty home care provider as part of a Core Council is that these providers often operate as franchisees in an assigned territory. In

order to cover the entire geographic area that the Local Planning Council will serve, it might take more than one non-medical home care provider because of territorial restrictions. As a result of this, the Geriatric Service Specialist should have the ability to objectively choose from any one of a number of private duty/non-medical home care providers who can provide the best service in a given geographic area. If the private duty home care provider on the Council is also the same company as the Geriatric Service Specialist, then this principle of providing more than one private duty home care provider can be ignored and just the one home care provider can be used.

Here are the 7 practitioner or specialist categories that should be part of a Core Council.

1. Geriatric Service Specialist
2. Non-medical home care specialist
3. Veterans benefits practitioner – consultant for all veterans benefits
4. Reverse mortgage specialist
5. Attorney for elder law, medicaid advice and attorney-based estate planning
6. Financial services practitioner for insurance, investments, retirement or financial advice
7. Practitioner providing placement service, relocation, downsizing and real estate services

Services offered by Support Council Members

1. Home health agency (medicare covered home care or hospice)
2. Home maintenance, deep cleaning, remodeling or yard work
3. Senior health clinic, telemedicine or home care doctor
4. Non-attorney estate planning, tax planning, trust management or retirement planning
5. Medicare insurance, property and casualty insurance,
6. Medical equipment or disability aids
7. Medical Alert Systems, health monitoring systems or home safety systems
8. Funeral and burial preplanning
9. Specialized services such as bill paying, fiduciary services, guardianship or conservatorship, advisory services, tax preparation, or specialized care services.

It should be noted that for promotional purposes such as the website, brochures and other advertising and other promotional approaches used for the public, both Core Council members and Support Council members should be lumped together as one grand Planning Council and not divided into two groups as we discuss here. The two groups that we discuss are only for organizational and operational purposes as the Core Council members will primarily be responsible for managing the entire Council alliance of all members.

Exactly What Is a Geriatric Service Specialist (GSS)?

The term Geriatric Service Specialist is one that we have devised in order to cover the many functions of this particular specialty. This person may also be called a Care Manager, a Professional Geriatric Care Manager or an Elder Care or Aging Care Manager. We believe that our title is a broader description of these needed services. A GSS is an expert on the social, mental and health issues facing aging seniors. This person provides guidance and counseling on how to handle social, mental and health challenges that caregivers or other supporters of aging seniors face. Much of what a GSS does is focused on the need for long term care and how to solve that need.

Below is a partial list of what a Geriatric Service Specialist might do:

1. Assess the level and type of care needed and develop a care plan
2. Take steps to start the care plan and keep it functioning
3. Make sure care is received in a safe and disability friendly environment
4. Resolve family conflicts and other family issues relating to long term care
5. Become an advocate for the care recipient and the family caregiver
6. Manage care for a loved one for out-of-town families
7. Conduct ongoing assessments to monitor and implement changes in care
8. Oversee and direct care provided at home
9. Coordinate the efforts of key support systems
10. Provide personal counseling
11. Provide help with Medicaid qualification and application
12. Arrange for services of legal and financial advisors
13. Manage a guardianship or conservatorship for a care recipient
14. Provide assistance with placement in assisted living facilities or nursing homes
15. Monitor the care of a family member in a nursing home or in assisted living
16. Assist with the monitoring of medications
17. Find appropriate solutions to avoid a family crisis
18. Coordinate medical appointments and medical information
19. Provide transportation to medical appointments
20. Assist families in positive decision making
21. Develop long range plans for older loved ones not now needing care
22. Arrange for help with downsizing and moving to a different location
23. Provide for guardianship or fiduciary services
24. Provide or arrange for mediation services
25. Provide or arrange for private duty home care services
26. Provide or arrange for home health services or hospice

Core Council Members Often Represent More Than One Specialty

Core Council members will often represent more than one of the 7 necessary essential services. For example, the Geriatric Service Specialist could be part of the private duty home care company representing that specialty on the Council. In addition this specialist usually provides placement services which is one of the 7 specialties. Sometimes, we will find that an attorney can wear the two hats of legal representation as well as providing advice on financial services and government funding such as veterans benefits and Medicaid at the same time. It may also be possible for the reverse mortgage specialist to operate as a financial services specialist as well. In all of these overlapping situations, there should not be a problem making the model work. It just means there would be fewer than 7 Core members representing the needed specialties.

Remember that in order for the National Care Planning Council to officially support a Local Planning Council and provide back-office support, there must be at least 5 members including the director. These 5 members for office support need not be Core Council members but can also be Support Council members. The director, however, does not necessarily need to be involved in the Life Resource Planning process and as such the director need not have any of the recommended specialties for a Core Council.

One issue we need to discuss at this point. If a private duty home care company or a Geriatric Service Specialist or a reverse mortgage specialist purchase the Successful Senior Marketing System to use as a means to expand their businesses through a Life Resource Planning Council, they must partner with a financial services practitioner to act in the capacity of the Life Resource Planner. It typically doesn't work to have practitioners on the geriatric services side of the table do the Life Resource Planning without having a background in financial services. GSS people often have little interest in this planning approach or they don't have the adequate background to do this type of planning. We have also found that most attorneys are more interested in charging billable hours than in doing planning that does not result in billable hours. Having someone who has a background in financial services do the planning is the best approach for making the Life Resource Planning Council successful.

Occasionally, one of the Support Council members might want to purchase the Life Resource Planning system to expand his or her business. Again, this is fine as long as the Support Council purchaser puts together the Core Council model discussed above.

Creating Business for the Support Council Members from Life Resource Planning

Unlike Core Council members, Support Council members are not as vital to the operation of the Planning Council. However, by expanding the group to include support members who agree to work as an alliance, business opportunities for all members will be significantly enhanced.

Business opportunities for the Support Council will occur as a natural consequence of producing a Life Resource Plan. Participation as Support Council members will create these additional business opportunities beyond their own private marketing efforts with virtually no requirement on the Support Council member's part. These members simply have to agree that they will provide leads for the Core Council Life Resource Planning process in return for receiving business from Life Resource Planning.

The Core Council can choose to support any number of Support Council members. It does not have to be just one provider for each category. After working together for a time, the right mix and number of Support Council members will eventually crystallize. Being a member of the Support Council does not guarantee exclusive representation for that specialty on the Council.

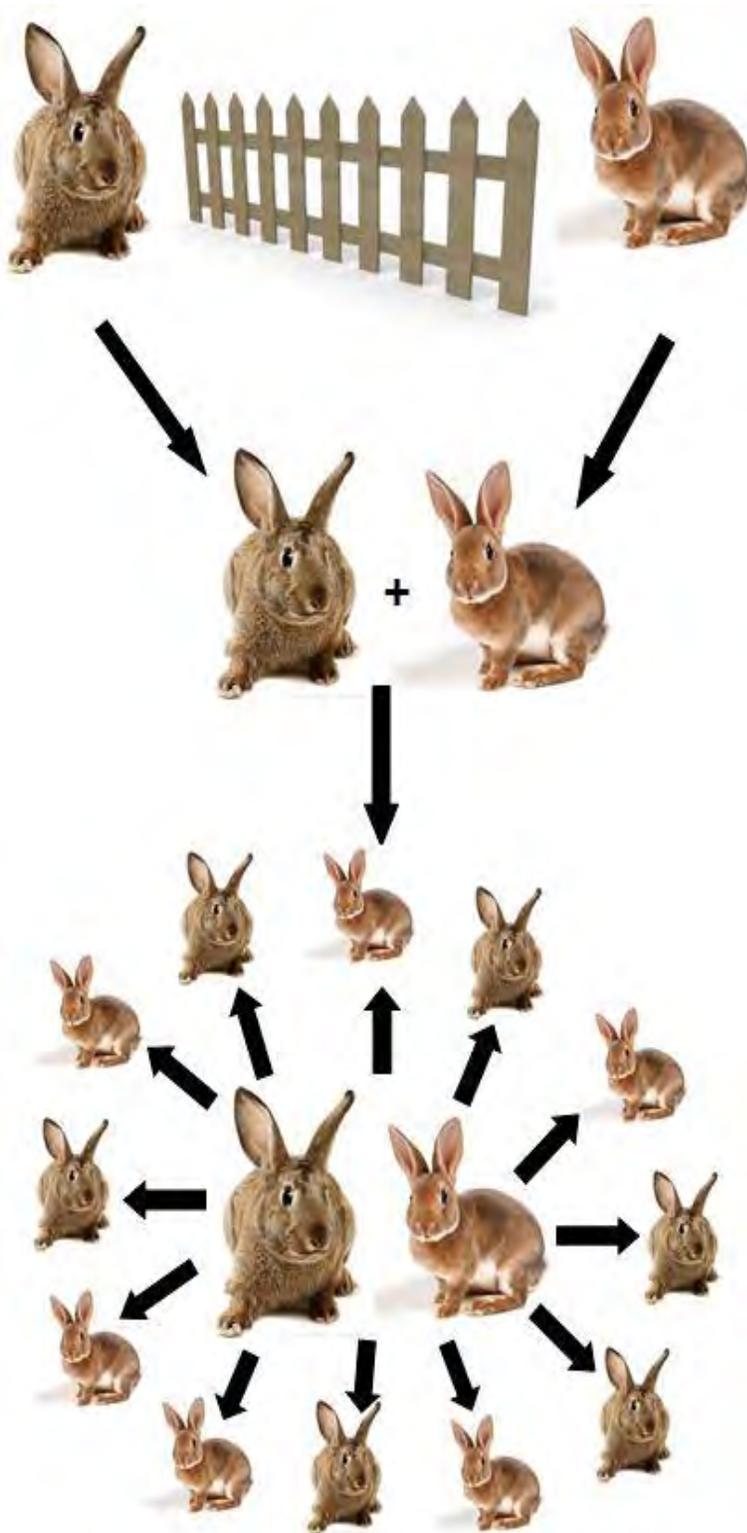
It should be noted that for purposes of producing brochures, booklets and designing the Council website, Core Council members and Support Council members are all listed as members of one grand and large Planning Council. The two groups are not segregated or differentiated when promoting the Local Planning Council to the public. However for operations purposes, the Core Council members are responsible for managing the day-to-day business of the group.

Creating New Business through the Synergy Provided by Life Resource Planning

In addition to business opportunities provided by Core Council Life Resource Survey Reports, there is an opportunity for the entire Council – Core members and Support members – to produce substantial business opportunities by creating planning leads through the efforts of the entire Council.

There is also a synergy represented by an LRP Council that produces Life Resource Planning business opportunities from leads provided by all members working together. One Council member promoting Life Resource plans alone and eventually producing one plan might only create one business opportunity for that member through the plan. Seventeen members working together could potentially result in 17 business opportunities for each and every member. A 17 fold overall increase in business opportunities. Instead of just one business opportunity for one person working alone, with the group working together, business opportunities will multiply exponentially. Of course, it is rare that one plan would require the services of 17 different Council members. However, it is likely that one plan could produce business opportunities for anywhere from 3 to 5 or more members of the Council. Even a 5 fold increase in business opportunities is worth the effort of supporting a Life Resource Planning Council.

We call the synergistic production of business opportunities from working together as a group as opposed to an individual working by himself or herself, the “Multiplier Effect.” We discuss this affect in more detail in the next few sections.



The Multiplier Effect

This graphic illustrates the multiplier effect principle by using a rabbit metaphor. One rabbit working alone can only touch a finite amount of resources. Two rabbits working together double the amount of resources that can be accessed. But those two collaborating rabbits will also inevitably multiply the rabbit population. (create a larger Council) This larger population enhances the effective reach of their new rabbit family (Council) for finding resources. This is the “Multiplier Effect.”

Here are some of the promotion tactics to feed the Multiplier Effect and create Life Resource plans. Planning will benefit all the members of the Council.

1. Use questionnaires for free life resource evaluations with existing or new clients to produce plans.
2. Use the group approach for credibility and recognition from the community to generate new leads.
3. Use the group approach to open new doors and to produce new leads.
4. Combine marketing dollars from each Council member for advertising and promotion
5. Coordinate and find sponsors to generate new clients through educational workshop presentations.

Using the Multiplier Effect to Enhance Group Sales

25 core leads + 12 support council leads = 37 Total

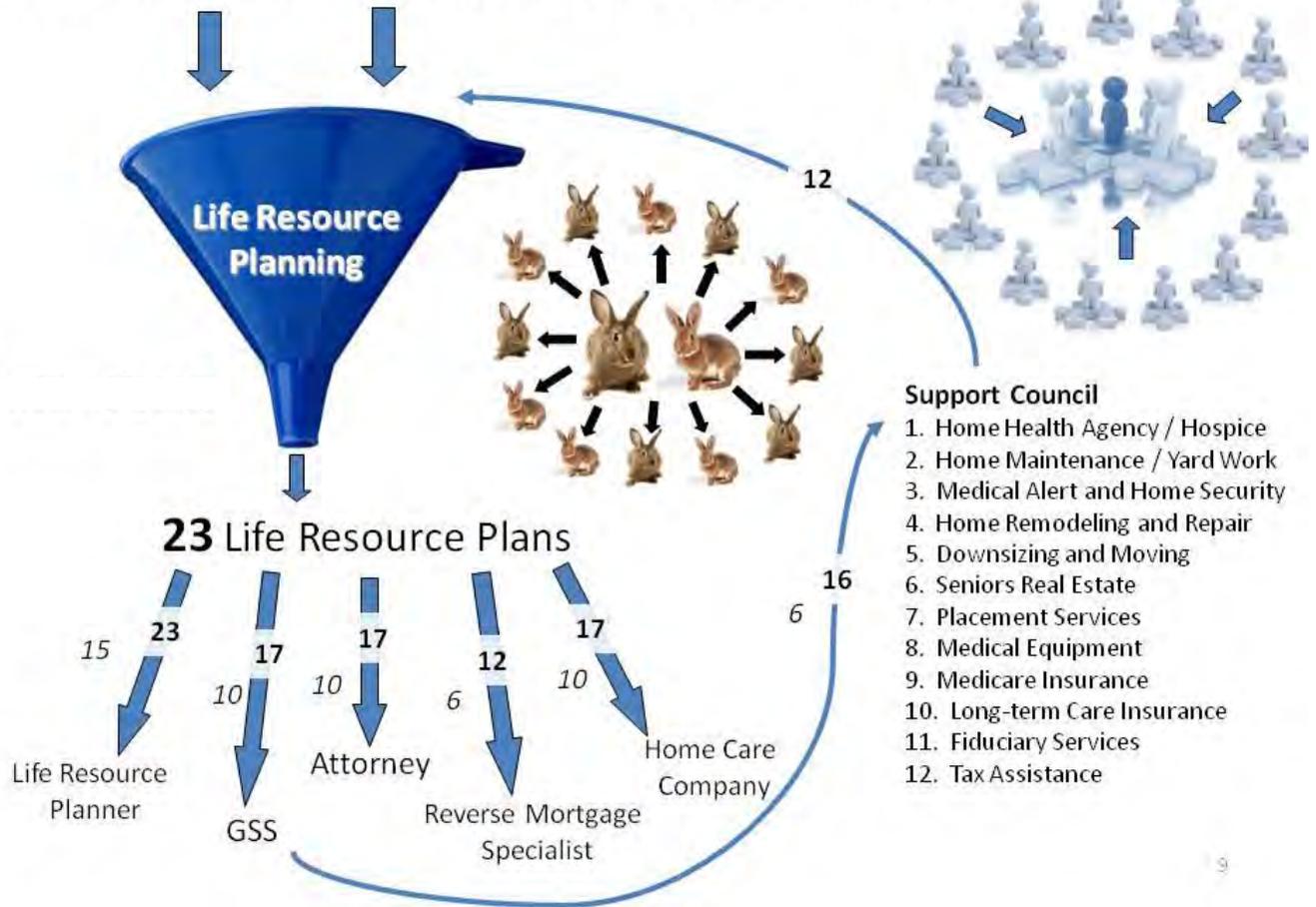
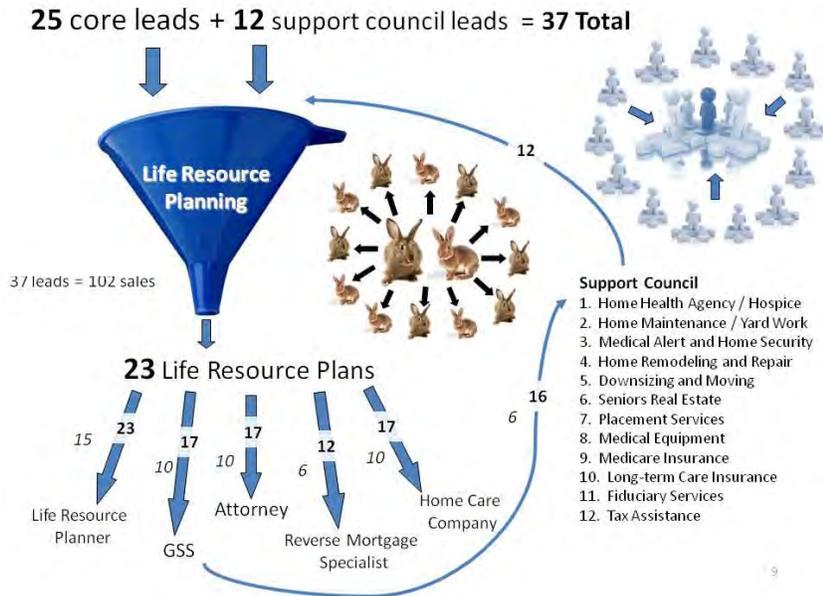


Diagram Shows a Fully Organized Council but Works for a Partially Organized Council

The model above reflects what we consider a fully organized Life Resource Planning Council. This ideal group represents a number of individuals or companies or organizations who represent 17 different categories of expertise. Most Councils will be somewhat smaller than this ideal.

The model still works even if there are only the 5 people in the Core Council group as shown servicing the 23 life resource plans above. If the Life Resource Planning Process creates a need for additional services of a Support Council, Core Council members can work informally with as many providers and advisers in the community who can meet this need. The Core Council need not formally organize a Support Council group. On the other hand, having more members of a Local Planning Council creates more credibility in the community and certainly enhances the underlying purpose of the Council as being a one-stop shopping service. We recommend that the strategy of starting out with informal Support Council members eventually should lead to formally inviting certain of those people to be actual members of the Local Planning Council.



Explanation of the Multiplier Effect Model Using Life Resource Planning

The model represents how the multiplier effect results in sales. A total of 17 providers or a fewer number representing at least 17 specialties collaborate together to produce leads for Life Resource Planning or Retirement Planning with the children or other supporters of aging loved ones. The mock people in the upper right-hand corner represent the Core Council with the Support Council around the Core group.

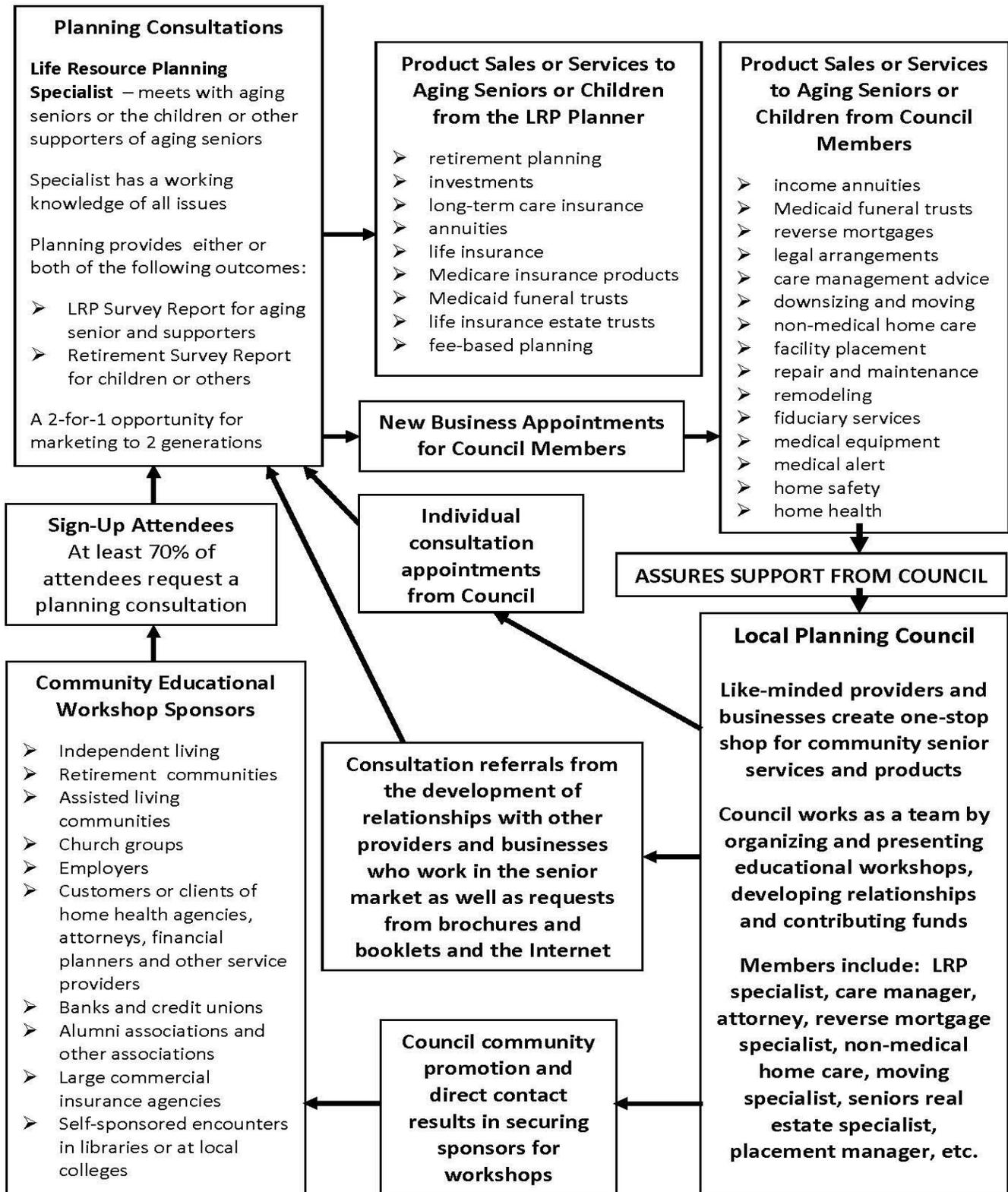
We have already discussed the metaphor of the rabbits that is in the center of the diagram on the left. It is that collaboration with two or more key people that naturally expands the size of the group resulting in a multiplier effect for sales of products or services for members of the group.

In the model diagram, we hypothetically assume that the 7 specialties (represented in the model by 5 practitioners) in the Core Council, are following the promotion instructions in Chapter 2, They are producing 25 good potential Life Resource Planning leads in a given month. We also assume hypothetically that the Support Council will be generating an additional 12 leads per month, primarily in the form of referrals to the Life Resource Planning practitioner. All of these 37 potential planning clients are encouraged to complete Life Resource Planning Or Retirement Planning. In our model, we anticipate that 23 of those 37 individuals who are introduced to the planning process will actually agree to it. In other words, about 60% of all potential client leads will continue on with the planning process. The reason such a large percentage will agree to the process is that it is a non-threatening approach to helping these people solve their problems. In addition, the cost is minimal (except for planning done for veterans benefits) compared to what these individuals will derive from the process.

Based on our hypothetical model, we anticipate that a total of 86 business appointments for Core Council members will be generated by those 23 plans. This is the multiplier effect. Almost 4 times as many business opportunities are generated using this group approach as opposed to one planner working on his or her own. In addition, a single practitioner would likely never generate 27 planning opportunities a month working by himself or herself. It is the collaboration of the group that produces such a large number of planning leads.

Out of these 86 business appointments which are set up as free consultations for the planning clients, we anticipate that about 61 opportunities for the sale of products or services from the Core Council will occur. In other words, Core Council members will close sales on about 70% of the people for whom they provide free consultation appointments set up by the Life Resource Planner. In addition, we anticipate that another 16 free consultation appointments will be set up by Core Council members for Support Council members. Providing these business opportunities for Support members will encourage more future referrals for the planning process.

Model for a Successful Life Resource Planning Council



Starting up a Life Resource Planning Council

The Director Can Be Someone Other Than the Two Key Startup Partners

As mentioned numerous times previously, the person who acts as Director by purchasing the Successful Senior Marketing System and representing the group with the National Care Planning Council, does not have to be a financial services practitioner or a Geriatric Service Specialist. These 2 specialties are the key people that we recommend to start up a Council. However, you might be successful starting up in some other way if you feel that is a better approach.

If the director is not one of the key startup members or is not part of the Core Council, the group can still be successful. We have several groups where the Director is not hands-on involved with the activities of Core Council members, but the director does represent a business that benefits from the activities of the Council members. For example, with one group, the director himself does not offer services that are related to aging seniors. However, that director derives benefits for his wife who is a Senior Real Estate Specialist and who in turn does benefit from leads produced by the planning process. With another group, the director has a specialty that could be part of a Core Council group, but she prefers to drive income from participation of a large number of local home care companies to represent her specialty.

Pick a Name for the New Group and Consider a Business Organization

The information in this section is taken from the training we provide in setting up a hypothetical LRP Council in Wisconsin. We decided to hypothetically register our hypothetical name – Southeastern Wisconsin Senior Planning Council – and organize as an “Unincorporated Nonprofit Association” under Wisconsin law, Section 184.10. This is much like a corporation or limited liability partnership, but with no stock or other ownership interests. It protects the members of the group from potential liability from the actions of the other members. We also would have needed to write up some bylaws and rules for membership. This filing also allows our hypothetical Council to legitimately operate in a nonprofit fashion. Of course the group has to truly operate as a nonprofit association and have meetings and keep minutes in order to provide the appropriate liability shield. The filing cost is \$15.00 and requires at least 3 members. There are also ongoing requirements for yearly renewals and other state requirement filings.

Please read all of Chapter 3 in the training manual for collaborative marketing to understand the details of how to fully organize your Council after you get past the startup phase. Chapter 3 also contains advice on organizing carefully and not jumping in with both feet . You need to get a feel for working with the key players in your group before expanding.

We Recommend You Organize As a Not-For-Profit in Your State

Some states – such as our example in Wisconsin – have not-for-profit organization provisions for groups who want to operate as nonprofits and other states do not. Most states allow organizing as a nonprofit corporation. Our actual Utah group is a nonprofit corporation. We never attempted to register as a 501(c) (3) organization with the IRS. It is not necessary and besides the way the Council operates, we would not qualify under this section of IRS code.

An example of a not-for-profit status is the hypothetical group that we set up in Wisconsin. Our Wisconsin organizing members consist of the Council Director who is not a Core member of the Council, his wife and a partner. Two of these will be silent partners as far as the public is concerned. The Director will be responsible for the group and derive income, but not be a Core startup member. This organizational structure was necessary because we needed two additional people in order to file as a nonprofit association.

Start the Council with Two Key Members and Expand Carefully

The Director should identify 2 key people to start the group. The first should be a person with a financial services background who will do the Life Resource Planning. The second key person should be a Geriatric Care Specialist or a non-medical homecare company with a person who provides these geriatric services. These 2 key people will become the key drivers of the new group. These members should be chosen for their competence and their success in the community. Because of their competence and experience in dealing with elder issues, they will be able to identify other members from the senior services provider community who might be included on the Council. The Director does not have to be one of these people.

Don't rush into trying to find additional senior service providers in the community to be members of your Council. Between the Life Resource Planning practitioner (who could be the Director) and someone who provides geriatric services (who could also be the Director), both of these are likely familiar with a number of people who can fill the positions for other Council specialties. Starting out, you can do adequate planning without the other Core and Support Council members by simply finding providers in the community in whom you have confidence and involving them as solutions in your planning process. You don't have to invite them to formally become Council members to begin with. Use them as resources to start out. Over time, you will identify those providers with whom you want to work and then form a closer relationship as a formal Council. We have learned from experience that starting a Council in this manner is a safer and more effective process than inviting people whom you do not know well to engage in a formal relationship only to find out later these people are not suitable.

A Financial Services Practitioner Is the Key Person to Making the System Work

The success of a Life Resource Planning Council revolves around Life Resource Planning. LRP is the glue that holds the group together and produces business for members of the group. The person doing Life Resource Planning should have a financial services background. This might include individuals such as insurance agents, registered investment advisors, fee-based financial planners, real estate specialists, CPAs or fiduciaries.

Just because a financial practitioner should take the lead in Life Resource Planning, does not mean that a private duty home care company or a care management group could not buy the Successful Senior Marketing System. Being the owner of the system ensures that the home care or care management organization will always be involved in the planning process. Where the owner is a home care or management organization, he or she should seek out a member who is a financial specialist who will do the Life Resource Planning. As we have pointed out previously, individuals who specialize in home care services or care management often lack a background in financial or legal services. This can make it difficult to do the type of planning that is required.

It is important that the Life Resource Planner has a working knowledge of the issues and/or the products and services offered by the specialists comprising a Planning Council. As an example, an insurance agent who is the designated Life Resource Planner should have a good understanding of the legal documents and the legal issues that attorneys deal with. This is true also for real estate specialists, CPAs or fiduciaries. The planner should understand government funding such as Medicaid, Social Security and veterans benefits. The planner should understand financial products, investments and other financial issues facing aging seniors. The planner should also have a thorough understanding of the services from the other camp of Council members which includes numerous geriatric service specialties, home care, hospice care, long-

term care issues, health issues facing seniors, challenges facing families with aging seniors, government long term care programs, retirement communities and care communities.

We provide background educational material as part of the purchase of the SSM system. This training material is also found on your Life Resource Planning Home Page at goLRP.com. The same materials are found on the flash drive that comes with the SSM system. Here is the list.

- “How to Deal with 21 Critical Issues Facing Aging Seniors” (PDF) – 310 pages
- “Community Solutions for EldercareCommunity Solutions for Eldercare” (PDF) – 36 pages
- “Dealing with the Challenges of an Aging BodyDealing with the Challenges of an Aging Body” (PDF | Word) – 60 pages
- “The Family Care Plan and Caregiving AgreementThe Family Care Plan and Caregiving Agreement “ (PDF) – 15 pages
- “Understanding the Fundamentals of Life Resource Planning” (PDF) – 176 pages

Finding an appropriate person with a financial services background is both easy and difficult. It is extremely easy to find insurance agents, financial planners or other individuals with this background. Everyone knows someone who does this. The key is finding the right person. The Life Resource Planner has to buy in to the planning concept. This person has to adopt the philosophy of serving the community, educating first and foremost and then concentrating on selling products or services as the byproduct of a planning service – Life Resource Planning. Without this mindset, the Council will not achieve its potential and may even fail.

Certified in Life Resource Planning – CLRP™

The Society for Life Resource Planning sponsors individuals who desire to earn the “Certified in Life Resource Planning” designation. (CLRP) By attaining this designation the graduate will have the background knowledge necessary to successfully execute the Life Resource Planning Process on behalf of potential clients. Here are the requirements for this designation.

Requirements for the CLRP Designation

1. Submission of our online application detailing work experience, special training, educational experience and disclosure of any complaints or legal actions
2. Experience – at least four years full-time experience in a related field or a four-year degree from an accredited university or college or a combination of both such as 2 years of college and 2 years of experience
3. Self-study training from a 549 page textbook in 3 volumes and 2 additional volumes containing 403 practice questions with and without answers
4. A 75% or greater passing grade from a 100 question exam based on the textbook
5. A one-time \$350 fee for the application process, study materials and the testing process
6. Signing a Terms of Use Agreement for the Designation and Society Membership
7. Maintaining a monthly subscription to the Life Resource Planning Software System – \$19/month for the development of an unlimited number of planning reports .
8. Maintaining membership in the Society for Life Resource Planning

Requirement for Society Membership

1. Member must have the CLRP Designation
2. Member will maintain a monthly subscription to the Life Resource Planning Software System – \$19 a month for the production of an unlimited number of planning reports
3. Member agrees to use the LRP System to produce planning Reports for Life Resource Planning clients.
4. Member signs and agrees to abide by a membership agreement

A New Society Member Signs an Agreement Containing the Following Elements

1. Agree to follow certain rules in the public use of the Society logo, the certification ("Certified in Life Resource Planning"), the designation acronym (CLRP) and the disclosure of membership in the Society
2. Agree to abide by certain rules of ethical conduct
3. Agree that the Life Resource Planning Process and use of the Designation and Membership in the Society are not to be used for the sole purpose of selling products or services unless the client specifically understands that products or services might be offered outside of the planning process.
4. Agree that if the Life Resource Planning process results in the sale of products or services the member will provide disclosure to the client that the purpose of the planning was not primarily to provide a sale for products or services, that member business referrals to others will make additional income from commissions or service fees, and that , if applicable, suitable products or services are available from other sources and the client is not obligated to use the products or services.

Rules Governing the Use of CLRP and Recognition by the Society

1. With the exception of the advertising rule below the designation acronym (CLRP), certification statement ("Certified in Life Resource Planning,") the Society logo and disclosure of membership in the Society can be used on business cards and in business literature or on the websites of members where it is allowed by government rules or allowed through the business or professional organization affiliation of the member
2. The designation acronym, the certification statement, the Society logo and advertising of membership in the Society cannot be used in a way that implies this designation endows any additional expertise – other than the presentation of Life Resource Plans – for the person displaying this information in addition to the expertise that person already possesses
3. The designation acronym, the certification statement, the Society logo and advertising of membership in the Society cannot be used in a way that it appears the Society endorses the business or the non-planning activities of the person having this recognition
4. Media promotion – using electronic media, advertising, brochures or other forms of public communication – of the designation acronym , the certification statement, the logo and advertising of membership in the Society must include an explanation as to its meaning; which is the person so recognized as a member of the Society for Life Resource Planning has "received training to present Life Resource Plans for the purpose of assisting planning clients recognize issues to be encountered through the aging process."

Special Advertising Rule

A member of the Society for Life Resource Planning shall not use any form of media to advertise his or her recognition in the Society when the media content or the advertisement includes any form of communication designed to promote, solicit or sell any form of financial product even if the communication does not specifically mention financial products.

"Media" means business cards, brochures, letters, newsletters, mailers, newspapers, magazines, slide show presentations, video presentations, radio, television, emails, websites, Internet social media, billboards or any other like-type of means of communicating a message with the public

"Recognition" means using any form of media to communicate any one or all of the following

1. Membership in the Society for Life Resource Planning
2. Placement of the Society logo
3. Placement of the acronym – CLRP
4. Use of the phrase "certified in Life Resource Planning" or any combination or extract of these words or the use of other similar words that would indicate an expertise in a planning process for aging seniors

"Financial Product" means insurance products, investment products, financial arrangements or any other type of product that promises a monetary return to an individual who commits his or her funds, his or her income or who signs a loan agreement as part of the arrangement.

"Advertise" means a written or oral communication designed to promote, solicit or sell a product or service

What Is a Geriatric Service Specialist

The title "Geriatric Service Specialist" is one that we have come up with to try and incorporate a service that in practice is usually quite narrow. Using this expanded definition, allows us to throw out a wider net for people who might be qualified to act in the capacity of this second key partner for starting a Life Resource Planning Council. Geriatric service providers are typically known as Geriatric Care Manager, Elder Care Manager or Care Manager. These Geriatric Care Specialists represent a growing trend to help full time, employed family caregivers provide care for loved ones living close by or needing long-distance care. Specialists are also particularly useful in helping caregivers at home find the right services and cope with their burden. Below is a partial list of what a Geriatric Care Specialist might do:

1. Assess the level and type of care needed and develop a care plan
2. Take steps to start the care plan and keep it functioning
3. Make sure care is received in a safe and disability friendly environment
4. Resolve family conflicts and other family issues relating to long term care
5. Become an advocate for the care recipient and the family caregiver
6. Manage care for a loved one for out-of-town families
7. Conduct ongoing assessments to monitor and implement changes in care
8. Oversee and direct care provided at home
9. Coordinate the efforts of key support systems
10. Provide personal counseling
11. Provide help with Medicaid qualification and application
12. Arrange for services of legal and financial advisors
13. Manage a guardianship or conservatorship for a care recipient
14. Provide assistance with placement in assisted living facilities or nursing homes

15. Monitor the care of a family member in a nursing home or in assisted living
16. Assist with the monitoring of medications
17. Find appropriate solutions to avoid a family crisis
18. Coordinate medical appointments and medical information
19. Provide transportation to medical appointments
20. Assist families in positive decision making
21. Develop long range plans for older loved ones not now needing care
22. Arrange for help with downsizing and moving to a different location
23. Provide for guardianship or fiduciary services
24. Provide or arrange for mediation services
25. Provide or arrange for private duty home care services
26. Provide or arrange for home health services or hospice

For those who desire to remain in their homes the Geriatric Care Specialist can help make that a reality and keep the care recipient away from a premature admittance into a care facility. But the Geriatric Care Specialist can also help in the other direction. Oftentimes the family is attempting to keep a loved one at home when that is not the best situation. For many and various reasons care in the home may be impossible. In this case, finding a facility is best.

How to Find a Geriatric Service Specialist

There are several ways to find these specialists who are often called care managers

- Do an online search for care management services or care managers in your area
- Ask the non-medical homecare providers in your area who they know who offers this service or ask if the home care company has someone who offers this service
- Ask local home health agencies whether they may be willing to provide one of their social work assessment managers to this task
- Contact a number of care communities in your area to get the names of individuals who provide placement services for those communities. In many cases, these placement people are also care managers or specialize in geriatric services generally

Here are some national organizations that certify and train care managers:

Certified Geriatric Care Manager – GCM

previously known as the “National Association of Professional Geriatric Care Managers”
now known as the “Aging Lifecare Association”

A search for will still works but this is the new URL <https://www.aginglifecare.org/>

This site provides a search for its members in a geographic area on a button titled “Find an Aging Lifecare Expert”

Certified Case Manager – CCM

Commission for Case Manager Certification (CCMC)

www.ccmcertification.org

This site provides a search for its members in a geographic area at

<https://ccmcertification.org/ccm-directory>

CMSA – Case Management Society of America

This site allows for finding various chapters which may list members at

<https://www.cmsa.org/chapters/find-a-chapter/>

Expanding beyond the Initial Two Key Partners

Getting the Benefits of a Larger Council without Making Commitments

It is important that when you contact someone – other than one of the key members – whom you want to join your startup group, that you make no long term commitments to this person. Working together on a temporary basis, allows everyone involved to see if it will work out or not. The best approach is to explain to a potential member about the community educational workshops that you are doing and that you are inviting this support person to participate in facilitating those workshops. This potential member you invite can operate as if he or she were a member of your Local Council without being formally invited to do so. By asking these temporary support people to operate under the umbrella of your Council you can create credibility for your group without having the support person join the group formally.

You will explain to this potential participant that the membership is not locked in stone. This arrangement also allows the potential member to determine if participation in the Council will work for him or her as well. This in turn, allows you to avoid the potential of threatening a formal member with dismissal from the Council if that person doesn't work out. Instead, you provide the opportunity for that person on trial to see if the group fits his or her needs. If for some reason that person does not work out, you can point out to that person that obviously the Local Council was a bad fit for that person's marketing strategy.

How to Add Additional Members to the Group Informally without a Commitment

We recommend that you can add other members of the group informally based on the following.

The Director approaches providers and advisers in the service area who represent one or more of the needed specialties and talks to these people about becoming support members – joining as a member of the NCPC and simply buying a regular listing on the National and State Care Planning Council website for \$15.00 a month. No mention of the actual Local Council team should be made at this point because the Director will be evaluating potential members by inviting them to join at the basic member level. This support membership level basically represents a listing on the State Care Planning Council Website. Not a listing on the Local Planning Council website. The Director explains the concept of a State Care Planning Council and how it might benefit the particular person being interviewed. This approach allows the Director not to tip his or her hand or to make any commitments that he or she may regret in the future. If the Director finds a suitable person and feels confident that person should be a member of the Core Council, then the Director can invite that person to join.

If the potential candidate for the team does not work out, the Director has made no commitments and the Council candidate has no idea he or she was being tested as a potential member of the Core Council or Support Council. On the other hand, the Director may succeed in talking that person into joining the Support Council group as we have discussed previously. Support Council members are a valuable addition to a Local Planning Council.

Finding the Right Attorney Is Sometimes Challenging

An attorney is an important key member of the Core Council. Some attorneys do not like to be involved in marketing and in being involved with other members of a Local Council. They only want to be used for the legal services that arise due to the planning that occurs from the educational encounters. If you have absolutely no other choice but to use such an attorney, then

do so. Otherwise you should keep looking until you find an attorney who is willing to be a true partner and to share the leads and be involved in the promotion and marketing.

You first need to identify the ideal attorney you are trying to find. The ideal candidate would possess these characteristics.

1. A solo practitioner – fairly new in his or her practice
2. A practice that includes estate planning, elder law and Medicaid planning
3. An attorney who understands how to market instead of relying only on referrals

Does the attorney need to have all of these credentials? No. The key issue in finding an attorney is finding someone who will be a willing partner, who will help you in marketing and presenting and who will be equitable in sharing the newly found clients with your team. In fact, you might find a willing attorney partner who practices in personal injury, bankruptcy or litigation.

Why would someone who does not practice in estate planning and elder law be willing to work with you? Many attorneys tire of the adversarial nature of their practice and many of them would like to remain in an office and simply produce legal paperwork for their clients, without the hassle of courts and other attorneys. One reason they may be stuck in a practice they don't like is because they don't know how to find senior clients and they don't know how to gain the expertise to practice in elder law or estate planning. The National Care Planning Council can help you solve these problems for them and help them find new clients and get started in a new practice. To begin with, we know how to find senior clients for our attorney partners through educational workshops. In addition, the National Care Planning Council has ties to training resources to help attorneys gain the expertise in estate planning, elder law and veterans planning.

You will also find in rural areas of the country that attorneys specialize in a wide variety of different practices. One of these practices might be estate planning. These attorneys should also be approached if they meet the other criteria for your search.

You Need to Avoid Certain Attorneys as Partners

As you are looking for the appropriate attorney partner, you need to keep the following issues in mind. You need to avoid any established larger law firms. An attorney in such a firm might profess to be a willing partner, but that person's first loyalty is to the firm. In our experience, we have not had good success with such attorneys and they generally charge very large fees and turn out to be unsuitable members of the Council. Likewise you will not have a good experience with solo practitioner attorneys who have already established large successful practices as they will also not be good partners.

Begin Your Process of Finding the Right Attorney

So, how do you find the attorney who is fairly new in practice or willing to change practices. You must first find a list of suitable attorneys. We describe below where to find suitable attorney candidates in your area.

Next, is to see if the attorney you have identified has a website. This gives you great clues and will help in narrowing down the attorneys you want to talk to. If there is no website, many of the online listing services that feature attorneys often indicate when they graduated from law school. The newer they are in practice, the better. Also, some state bar associations will list the academic background of attorneys and when they graduated.

Where to Find Suitable Attorneys in Your Area

We have identified some national listing sources for the type of attorneys you are looking for. You may identify additional sources yourself in your particular area.

1. ***National Academy of Elder Law Attorneys*** – search for attorneys within a certain radius of your Council operation center
<http://www.naela.org/>
2. ***Cornell Law School National List of Attorneys by Specialty*** – search for attorneys with particular specialties in your county and surrounding counties
<http://lawyers.law.cornell.edu/>
3. ***ElderCounsel***
<https://eldercounsel.com/>
This site allows for an online search for members at
<https://eldercounsel.com/community/member-directory/>
4. ***Department of Veterans Affairs Accredited Claim Representatives*** – download the complete list of all accredited attorneys as an Excel file, then sort ascending by state and then by city. VA Accredited attorneys are typically interested in working with seniors and they might be willing partners for your Council.
www.accreditedlist.com.

How to Find Non-Medical Home Care or Private Duty Care providers in Your Area

There are two types of home care service providers in the community. The first of these are called home health agencies and they provide temporary skilled medical care for individuals in their home. This could include nursing services, therapy, counseling and help with activities of daily living. They are primarily reimbursed by Medicare and sometimes by Medicaid. Very seldom are home health agencies paid for out-of-pocket by the people they serve.

The other type of home care services are called by numerous names including non-medical homecare, private duty home care and personal care providers. These companies offer services such as help with activities of daily living, running errands, companionship, cleaning, cooking, laundry and a whole slew of other personal services. Sometimes these companies are reimbursed by Medicaid. Most of the time they are paid for out-of-pocket by the people they serve.

You should not be interested in working with home health agencies as their primary source of business leads comes from hospital discharge, nursing home discharge or doctors who prescribe their services. They don't really need the marketing assistance of a Local Planning Council. On the other hand, non-medical home care, personal care companies or private duty home care companies are desperate for business leads and in many geographic areas there are too many of them. This causes intense competition with each other for new business. You definitely want to work with these latter home care providers. It is important to note that some home health agencies may also have a division that provides non-medical homecare services. You can certainly talk to these home health companies for working with their non-medical division.

If you are setting up a geriatric service or care manager as a partner, then you needn't worry too much about finding these non-medical home care providers. That is the job for your Geriatric Service Specialist and she will know a number of them to work with. Many home care

companies are franchisees and are assigned to a territory. You will probably want to work with more than one of these franchisees as the area you serve will probably be larger than their assigned territory. If you are not going to work with the Geriatric Service Specialist to find home care companies, then here are some sources for finding non-medical homecare providers.

Private Duty Today – State-By-State Licensing Requirements

For those 29 states where licensing for non-medical home care providers is required, this website gives you each state licensing address to find the lists of these companies.

<http://www.privatedutytoday.com/guides/licensing/>

New lifestyles

Do a search for home care

<http://www.newlifestyles.com/senior-living-and-care-options/advanced-search>

Entrepreneur.com

Use this method for those states which do not require licensing of non-medical homecare providers. Most of these companies are franchisees. This is a list of all home care provider franchising companies. Look up the website of each of these franchisors and search for a list of their franchisees in your area.

<http://www.entrepreneur.com/franchises/categories/perssenior.html>

You can also do a Google search for home care in your area and you will uncover a number of these providers through the Google maps application.

How to Find a Reverse Mortgage Specialist in Your Area

As part of the startup instructions, we recommend that you work with retirement care communities. Aging seniors who are anticipating moving to a retirement care community or who are already there and their supporting family members would not be interested in reverse mortgages. On the other hand, when you finally expand your Council promotional efforts beyond care communities, a reverse mortgage specialist is an important partner. Over 80% of all aging seniors who are facing issues with their final years are living at home or in the homes of their loved ones.

When you expand the reach of your Council to people living at home in your marketing area, you will end up planning for family members or supporters of aging seniors who want to remain at home. Life Resource Survey Reports often uncover the need for a reverse mortgage. A reverse mortgage specialist will become an important member of your Council. These local specialists in your area don't advertise too much, but you should be able to find them.

National Association of Reverse Mortgage Lenders

These are national lenders that may have local representatives

<https://www.nrmlaonline.org/> Also do a Google search for "reverse mortgage (city or County and state)"

How to Find a Seniors Real Estate Specialist in Your Area

When your Council eventually focuses on aging seniors living in their homes in your area, a Seniors Real Estate Specialist (SRES) will be a valuable member for your team. This person can help with selling property and downsizing and moving to a care community. This often frees up

cash that will allow you to do some planning such as setting up funeral trusts for preplanning for Medicaid. To find such a person in your area go to <http://www.seniorsrealestate.com/>

Additional Instructions and Tools for Starting up a Planning Council

With the purchase of the Successful Senior Marketing System which is a required part of your starting up a Life Resource Planning Council, we provide you a great deal of more detailed information for starting up your group. This is found on the flash drive that comes with the system. Here are the titles of the folders on that flash drive that provide additional instruction.

1 Basic Instructions for Starting up a Collaborative Senior Marketing Group (on flash drive)

This folder contains 15 separate training articles that pertain to the various aspects of collaborative marketing. The focus of most of these articles is instruction on how to set up a Local Planning Council. Starting up a Life Resource Planning practice is also addressed. We also provide a valuable reference that provides links to lists of state licensed care facilities.

2 Setting up a Hypothetical Planning Council in Wisconsin (folder on flash drive)

This folder contains instructions and lists of actual people and organizations for setting up a hypothetical Life Resource Planning Council in southwestern Wisconsin.

3 Educational Workshop Slide Presentations (folder on flash drive)

This folder contains slide sets, start up presentations, start up workbooks and other specialized slides used for marketing through educational workshops. The “*Training Manual for Successful Marketing through Educational Workshops*” provides instructions on how to use this material.

4 Background Knowledge Training (folder on flash drive)

This folder contains textbooks on senior issues in PDF format. The purpose is to provide a library for members of a collaborative marketing group to educate themselves on issues facing aging seniors and their families. Our marketing models rely heavily on members of the group – especially the group member who might be doing Life Resource Planning – having a good background knowledge of issues facing aging seniors and their families or supporters.

5 Promotional Approach Pieces, Brochures and Booklets (folder on flash drive)

Contained here are 18 different samples of brochures and booklets that can be used for promotion and advertising. Reference to these materials is contained throughout this training manual. Printed copies of these materials are also furnished as samples with the Successful Senior Marketing System.

6 Ghostwritten Articles for Collaborative Group Promotion (folder on flash drive)

This folder contains 191 articles pertaining to aging issues and the planning that needs to be done. As a purchaser of the system, you can use these articles as your own in any way you see fit. Perhaps you can use them as part of an email campaign or use them on member websites. We do not update any rates or rate tables contained in these articles. It is up to you to find the most recent rates or reimbursements if you use these articles.

7 Articles on the Advantages of Collaborative Marketing (folder on flash drive)

Over the years, we have produced numerous articles designed to persuade individuals or organizations to use our marketing and planning systems. We include these as they perhaps might help you understand in a different context our marketing philosophy.

8 Sample Presentations (folder on the flash drive)

This folder contains 3 different workshop presentations as an example of what you can put together using the 175 slides found in the folder “*Educational Workshop Slide Presentations.*” Use of these presentations is covered in the training manual for educational workshops. The presentation folders also contain sample workbooks for attendees at these workshops.

Understanding Educational Workshop Marketing

We have created a very detailed training manual for workshop marketing based on our experience of doing hundreds of these types of presentations over the years. This manual also includes specific instructions on how to promote these workshops to the public. This manual is found on the flash drive that comes with the Successful Senior Marketing System. It is in a folder titled titled “*Training Manual for Successful Marketing through Educational Workshops.*” The PDF document found in this folder on the flash drive is also entitled “*Training Manual for Successful Marketing through Educational Workshops.*” We also furnish a hardcopy printed version of this manual with the Successful Senior Marketing System.

We believe that this publication represents the most comprehensive material available anywhere on using educational workshops as a marketing strategy. This manual is based on years and years of hands-on experience conducting hundreds of educational workshops that resulted in the sale of senior products and services through a planning process. Educational workshop marketing should be an integral part of the function of a Life Resource Planning Council. It is unlikely that a Collaborative Senior Marketing Group that is solely organized around networking would want to take the effort to organize around LRP educational marketing. On the other hand, if a networking group wants to use this LRP approach, we provide the training in this manual. The manual comprises 106 pages and is broken into the following categories.

- Part 1 Understanding Our Educational Marketing Philosophy
- Part 2 Identifying and Securing Your Presentation Venues
- Part 3 Advertising Your Presentation Locations to the Public
- Part 4 Designing Presentations for Each of Your Venue Locations
- Part 5 Organizing and Preparing for Your Presentations
- Part 6 Delivering Your Presentations
- Part 7 Initiating the Planning Process
- Part 8 Filling out the Online Questionnaire and Generating the Report
- Part 9 Presenting the Planning Survey Reports
- Part 10 Completing the Planning Process and Making Sales
- Part 11 An Example of How a Life Resource Planning Council Works Together

Starting Up with Care and Retirement Communities As Workshop Sponsors

Start Up by Targeting One Specific Market Segment

There are numerous market segments in most communities for collaborative senior marketing. In starting up, we recommend that you stick with only one of these market segments. Our startup approach allows you to get moving quickly without investing a great deal of money. Your market segment is assisted living facilities, continuing care retirement communities, upscale senior living communities and independent living communities. These particular communities are commonly called **Senior Living Communities**.

Focusing on senior living should get you enough potential clients to get your Council started. Once you have gained this foothold, then you can utilize the entire collaborative marketing approach to spread your net over all of the potential market segments in your area and by so doing create significantly more new business. Using our startup strategy, you will also develop an ongoing relationship with the sponsoring senior living communities. You should get invited back for future presentations perhaps covering different subjects. In addition, if you develop a lasting relationship with these communities, they will send you referrals.

Starting out, you should feel more comfortable just using this focused approach with the Successful Senior Marketing System and its companion the Life Resource Planning System. This approach also allows you to jump in feet first without spending a lot of money on promotion. For starting up, we have created 2 narrated video presentations for you from the large reservoir of slide presentations you have available to you in the System. You will use these narrated video presentations when you do workshops for senior living communities. Over time, you may be satisfied just using this limited approach and not using the entire system as intended. You might be successful enough with this limited targeted market approach only.

The startup process relies heavily on providing education to a group of attendees whether in person or online. If you can't actually conduct face-to-face promotion of your educational workshops, you can alternatively use many of the social distancing promotional strategies outlined in Chapter 2 of this training manual. The same goes for face-to-face educational workshops themselves. Although we believe face-to-face educational encounters are the most effective way to generate new clients for your Council, our startup approach can also be used to get you started if social distancing is still a requirement in your area.

A handy way to understand our startup approach is to study the material on the flash drive under the folder "Setting up a Hypothetical Council in Wisconsin." This particular training module focuses entirely on finding the types of communities in southwestern Wisconsin that we recommend should be your focus to start out with. We even went so far as to find actual lists of these communities and provide you a recommended list of the ones that you could start with if you happen to be in this area. We also provide instructions on how you would go about contacting these communities and arranging for sponsorship or workshops or virtual presentations. In addition, this hypothetical training also includes actual lists of potential Council members who actually reside in southwestern Wisconsin.

Take Advantage of Senior Living Communities As Gathering Places for Workshops

Senior Living communities are the perfect partners for sponsoring either virtual workshops or on-site workshops. They are looking for additional funding for their residents and our startup approach addresses that additional funding through workshops on Medicare, Medicaid and veterans benefits. This boost in income for potential residents, in many cases, allows these facilities to increase their occupancy by signing up new residents. Many of our Council groups already work with a number of senior living communities by receiving referrals and doing presentations. Once the facilities have developed a trust in the representative from the Local Planning Council, they will typically use their private marketing lists to invite those individuals on the lists to attend presentations that are relevant to funding issues.

Another reason for using senior living communities to sponsor presentations is that they will typically offer gatherings at their particular facilities at no charge to the Planning Council. These communities want people to come into the facility and attend presentations so that their marketing people can arrange for tours of the facilities in order to sell rooms. Families and other supporters of aging seniors or the aging seniors themselves are also eager to attend workshops at these facilities as they are curious about what these communities offer. Interested people will readily attend because they don't anticipate any aggressive sales tactics from marketing persons and they are interested in seeing the facilities by attending the workshops.

This marketing strategy by facilities to get people into the building to conduct tours also works doing virtual tours. We have discovered that many of these facilities – in lieu of doing face-to-face tours – are currently doing virtual tours for potential residents and although not perfect, it seems to work out. Thus, a virtual Council presentation for potential residents of a facility will also lead to a virtual tour which makes both the Council happy as well as the marketing person from the facility. Not only does our startup strategy create a productive relationship between your Council and a senior living community, but veterans benefits will also increase the occupancy of that community by providing a boost in income to potential residents.

How to Identify Suitable Senior Living Communities in Your Marketing Area

In order to implement our startup approach, you need to identify appropriate senior living communities in your marketing area that will act as sponsors. Most states provide these lists on their state government websites. They are, however, difficult to find.

When you purchase our Successful Senior Marketing System we will furnish you the appropriate links for finding senior living communities in your state and even furnish you the actual lists if they are available. These links are used to find assisted living, congregant living, adult homes, nursing homes and home care providers that are licensed in your state.

We also encourage you to review the startup instructions under the folder "Setting up a Hypothetical Council in Wisconsin" as these instructions are based on using actual state facility lists from the Wisconsin State Government to identify appropriate facilities to approach as workshop sponsors.

Who Should Attend in-Person or through a Virtual Workshops

It is important to understand who should attend these in-person or virtual workshops. For assisted living facilities and often for some independent living facilities, the residents themselves are usually not the desired target audience. Many of these folks are very disabled or have difficulty making decisions and many of them have memory problems and other cognitive issues.

They are not the desired decision-makers for products and services from members of the Planning Council – even though they will be the beneficiaries of these products and services. The target audience for assisted living and independent living is the children or other supporters of aging seniors. Presentations should be conducted in the evening or on Saturdays to accommodate this target audience. Children and other supporters of aging seniors are also the target of marketing people from these facilities. The marketing department often has a list of these people and will cooperate by sending out invitations for the workshops.

On the other hand, for upscale retirement communities or life care/continuing care communities, the primary audience is the seniors themselves. People who live in these communities are typically healthy and active seniors. Presentations to residents of these communities can be done during the day. In addition, as the community has a marketing list of potential residents, these potential residents are typically retired and can attend workshops at any time. For this particular intended audience, it is unlikely that the children or other supporters would be involved. But sometimes these others are involved and they need to be invited as well. The reason is they often help their aging loved ones make decisions about where to live and how to spend their money.

Persuading Senior Living Communities to Be Sponsors

Specific instructions on how to persuade decision-makers at senior living communities to sponsor workshops are found on the flash drive that comes with the Successful Senior Marketing System. These training pieces include very detailed step-by-step instructions on how to approach decision-makers in the facilities. The instructions are found in two different locations on the flash drive. **We also include some additional instructions further on in this chapter.**

The first location is the folder entitled “Basic Instructions for Starting up a Collaborative Senior Marketing Group.” Under this folder there are two training pieces that you will find very useful for approaching potential retirement and care community sponsors. The first of these is entitled “Training Piece 3 – How to Find and Approach Senior Living Retirement Communities.” The Second Is Entitled “Training Piece 6 – How to Distribute Brochures As Another Way to Produce Leads.” This second training piece describes how to approach care communities that are too small to sponsor educational presentations. For these facilities, a brochure placement program will produce referrals for the Planning Council. In addition, these facilities can also be used to place brochures and promote workshops that would be held at a location other than at that particular sponsoring community.

The second training location for persuading care and retirement communities to be sponsors is found under the folder entitled “Setting up a Hypothetical Planning Council in Wisconsin.” Under this folder there are two training pieces that utilize our startup process by providing instructions on identifying actually existing care and retirement communities in southwestern Wisconsin, and by making a list of 38 of those actual communities that would be suitable to approach as sponsors. This training also provides actual lists of hundreds of smaller care communities that would be suitable for a brochure placement program. These two training pieces are entitled “Step Three – Prepare for Promoting Services,” and “Step Four – Promote and Set up Workshop Presentations.”

You Receive the Following Turnkey Material for Your Council Startup Approach:

1. A 45-minute educational video on little understood veterans benefits for residents of senior living communities and entitled: **“12 Little-Known Veterans Benefits for Senior Veterans or Their Survivors”**
2. A 26-minute educational video on Medicare services for long-term care, Medicaid and Medicaid planning strategies to preserve assets from spend down and entitled **“Government Benefits for Aging Seniors”**
3. Unlimited use, for your Council, of a full color workbook in PDF format that contains the narration text and slides from the 45-minute educational video on veterans benefits
4. Unlimited use, for your Council, of a full color workbook in PDF format that contains the narration text and slides from the 26-minute educational video on Medicare, Medicaid and Medicaid planning strategies
5. Yearly update of all materials to include any changes in rules as well as the most current payment rates, co-pays or coinsurance rates for the various benefits

We have given you brochures, approach strategies and other vital information to set up appointments for the video training workshops you will arrange .

The Narrated Video Presentation “Government Benefits for Aging Seniors”

The presentation “Government Benefits for Aging Seniors” and its slide copy workbook was designed to appeal to senior living communities. Potential residents, existing residents and family and supporters of aging seniors, who are not actually residents, are experiencing some of the challenges of aging and many are looking towards needing long term care services if they aren’t already receiving them. Government benefits fit in perfectly with the services that retirement and care communities offer, as these benefits often augment or support the cost of these communities. The following government benefits support your Local Council efforts.

We added this educational video to augment the video on veterans benefits. At the most, only 20% of existing or potential residents in a senior living community would be veterans or their survivors. By adding Medicare and Medicaid to the mix we draw many more people to this presentation. This extra video gives you 2 shots at the community instead of just one shot. Out of a community with 100 apartments or 100 cottages or a mix totaling 100, we will typically draw anywhere from 20 to 30 attendees and sometimes more. Had we just focused on veterans, we would draw fewer people. If it’s advertised properly and the advertising is done several times before the presentation, it’s possible to draw 50 or 60 people out of 100 population. The Medicare temporary care benefits focuses on Medicare nursing home services, Medicare home care services and Medicare hospice. Surprisingly many people in these retirement communities aren’t aware of these services and how limited these benefits really are.

Of particular interest is information on Medicaid. Practically all seniors are interested in the implications of Medicaid on their remaining assets. These are people we want to draw to our presentation anyway – those who have assets remaining. This portion of the presentation focuses on Medicaid rules and when Medicaid services kick in. It discusses several of the pre-planning options that are available to preserve assets and outlast the five-year look back. We also discuss the use of Medicaid funeral trusts for preplanning.

The Narrated Video Presentation for Senior Veterans or Their Survivors

The narrated video presentation entitled “12 Little-Known Benefits for Senior Veterans or Their Survivors” is designed specifically to enable senior living communities such as assisted living or independent living to attract new residents by helping those residents find additional income from veterans benefits.

Veterans and their survivors are anxious to find out about the “free” benefits for income or healthcare that they can receive from the government and they will come flocking to any presentation that explains it to them. This ensures a high attendance rate.

Ours is a unique approach to attracting senior veterans and their survivors to a workshop. Roughly 20% of all seniors age 65 and older are veterans or survivors. There is a pretty sizable group of insurance agents across the country who focus on educating veterans in senior care communities about their benefits. Without exception, these agents think that the only benefits available to senior veterans are the so-called aid and attendance Veterans Pension and the so-called aid and attendance Survivors Pension. There is no such veterans benefit as “aid and attendance.” This is a misnomer that is derived from a special allowance available with a number of veterans or survivors disability benefits which include Pension and Survivors Pension.

These two non-service-connected Pension disability incomes are only 2 of the 12 benefits that could be available to residents in senior care communities. The so-called Aid and Attendance Benefit only represents 8% of all beneficiaries who are receiving veterans benefits. The insurance agents and other experts who only concentrate on aid and attendance are likely overlooking the other 92% of potential veterans benefits.

We educate on all 12 benefits. Those support organizations who are focusing on senior care communities for obtaining veterans benefits have no clue on how to get these other benefits. This puts us in a unique position. When we approach the community for the workshop sponsorship, we may run into these others who are educating about the Aid and Attendance Benefit. Once we explain our unique approach, most communities rarely say that they already have someone working with them to provide the same information. This is because our approach does not focus on the Aid and Attendance Benefit and in fact we don't even mention those terms. That's because the real name of this benefit “Pension.”

Even if the Director or salesperson tries to turn us away because they are already working with someone else, we just tell them that they should continue to use those people and we are going to educate about the other 92% of veterans benefits other other than Pension that would be extremely valuable to their residents. In other words, we are providing information that would create many more new residents based on benefits other than Pension.

Because of our broader approach with all veterans benefits, we will be able to meet with many more people in the community who are veterans or survivors and talk to them intelligently about benefits that the aid and attendance pension orientated agents have virtually no knowledge of.

On the other hand, by concentrating only on veterans, statistically we would only draw a potential maximum of 20% of the residents. Obviously, targeting only veterans or their survivors would in reality likely draw less than 20% of the residents. The other residents would not show up. That is why we came up with the presentation “Government Benefits for Aging Seniors” and why we added the other video on government benefits. Medicare and Medicaid are subjects that would apply to all residents or potential residents..

A Recommended Approach to Persuade Communities to Sponsor the Presentations

Here are the arguments that you can present to the marketing person or the administrator of the senior living community to get them to allow you in the door and offer your narrated educational video presentations. This is presented as if you were talking to these people.

1. Many of your potential new residents, who might want to join your community, do not have the funds to afford to live in your community.
2. There are 9 veterans disability income benefits programs that could provide additional income for potential residents or even existing residents so that these people could afford to live in your community.
3. About 1 out of 5 seniors is a veteran or a surviving spouse of a veteran, which gives you the potential of increasing your occupancy by another 20% through tapping into these programs.
4. You are undoubtedly aware of the so-called “Aid and Attendance Benefit” which is available to help reimburse war veterans or their surviving spouses for out-of-pocket costs for long-term care services.
5. The Aid and Attendance Benefit only represents about 8% of all individuals who are receiving VA monthly income benefits and by only focusing on this benefit you are missing out on 92% of all other cash benefit possibilities that may actually produce more income.
6. We provide you narrated video presentations to educate potential residents about all 9 veterans disability income programs including the Aid and Attendance Benefit. We also educate your residents about Medicare coverage for nursing homes, home health care and hospice, as well helping them understand Medicaid and Medicaid spend down.
Presentations can be provided on-site or remotely as webinars or through online viewing.
7. Our educational program for veterans benefits called “12 Little-Known Benefits for Veterans or Their Survivors,” **includes, not just education on the so-called Aid and Attendance Benefit, but also education on 8 other veterans benefits income opportunities that you or your residents likely know nothing about. Experts who might be helping you already know little or nothing about these other benefits and if they do they don’t know how to apply for them.**
8. Our veterans education program also provides instruction on veterans health care, free hearing aids, free hearing aid batteries, free eyeglasses, VA prescription drugs and veterans burial benefits which are additional VA programs to save money or provide needed services
9. Our educational program for Medicare and Medicaid called “Government Benefits for Residents of Senior Living Communities,” helps potential residents or existing residents understand how these government programs work and how to use them to an advantage.
10. **You can differentiate yourself from competing senior living communities by offering potential residents or existing residents this important educational opportunity – only available from the National Care Planning Council – that educates on all 9 VA disability benefit income programs – including the Aid and Attendance Benefit. None of your competitors likely know anything about these additional 8 benefit income programs.**

Leave with them appropriate support material such as workbook samples, brochures and other support material that we provide you. Full color workbook samples are expensive and you must be sure that you have some sort of tentative commitment from the community before leaving these particular pieces with the decision-maker. If you are not sure that you are going to get a sponsor, at least show them the workbook and they will be impressed. Perhaps they might even purchase sample copies from you.

More Detail about Using Our Turnkey Educational Video Startup Materials

The National Care Planning Council has designed both of these educational videos using a narrator who is an expert in the area of government benefits. This expert appears to be working directly with the sponsoring community. That is the image that you want to project. The presentation is designed so that attendees will look to the sponsoring community for further support. At the end of the videos, our narrator refers viewers to the senior living community.

In turn, you will assure the senior living community they have the support of your Local Planning Council and you will provide referrals to Medicaid or Medicare experts or to a nonprofit organization that processes veterans benefits claims assistance for all 12 of the little-known benefits addressed in our program. This organization does not charge the community or the applicants for assistance with claims for veterans benefits. In accordance with federal law – **prohibiting fees for assistance with filing initial veterans claims** – no one, neither the community nor the residents, should have to pay a dime for filing an application for veterans benefits. However, there may be other pre-filing consultation charges involved.

Three Marketing Strategies for the Educational Videos

We discuss below three possible marketing strategies for using our turnkey educational marketing system. You may come up with additional strategies yourself. First let's introduce you to the 3 viewing formats for the videos. Then further on we will discuss each of these strategies based on the viewing formats. Both of the educational marketing videos come with the following presentation formats:

- in MPEG-4 (M4V) format on a flash drive
- as a playable DVD
- online for anyone wishing to view either presentation (password-protected)

Using the Workbooks for All Three of These Marketing Strategies

We provide you two high-quality workbooks – for each marketing video – that contain copies of the slides along with printed copies of the narration. These are in PDF format. The sponsoring community can email these workbooks as attachments in PDF format directly to their potential attendees. Or your Planning Council can provide printed workbooks in black and white or color to be used by the retirement community. You receive printed color samples of both of these workbooks when you purchase the “Successful Senior Marketing System.”

The sponsoring community will furnish these printed workbooks directly to attendees at on-site presentations or mail the printed workbooks to remote attendees. We highly suggest that you print in color if possible, as in color, these workbooks are effective marketing pieces that will impress current or potential residents.

The workbooks we provide you for both video presentations play an important role in your partnership with the sponsoring community to close sales. They are used as professional looking, full-color marketing pieces that will provide a favorable impression. They also have, on

the front cover of the workbook, a place for the senior living community to include the organizations name, address and contact information.

If the workbooks are emailed as PDF attachments, you need to have a version of Adobe Acrobat or some similar PDF editing program that will allow you to place the community contact information on the covers of the workbooks that we furnish you on the flash drive. If you are having a printer produce the workbooks for you, the printer will be able to place the community information in the PDF versions prior to printing. To really make an impression, print the workbooks in full-color with the front and back covers printed on gloss coated heavier stock, and the interior pages printed on heavy paper.

Strategy for Live Webinars or Pre-Recorded Webinars

This approach involves your setting up a live webinar using Zoom or some other webinar program such as GoToMeeting to educate potential residents along with family members or other supporters in their homes. You would have to have a version of your webinar program that will allow you to show a talking version of yourself as well as allow you to broadcast a video on your computer in MPEG format or from a DVD. Most advanced versions of Zoom or GoToMeeting or any of the other programs available, allow for this option. You will set up this webinar by partnering with the salesperson from the senior living community. You represent the benefits and the employee from the facility represents the sponsor.

You introduce yourself and the community sponsor and explain why you are showing this webinar – which is to provide information on how to find additional income with veterans benefits or how to plan for preserving some assets from Medicaid – depending on which version of the training you are showing. You would then show the video. The video itself does not promote any particular company – other than the expertise that would be required to obtain benefits. The narrator refers attendees to the sponsoring senior living community for arranging for assistance or advice.

The workbooks that we provide you play an important part in getting people you invite to actually watch the presentation as well as encouraging them to contact you. We have done numerous webinars over the years and have discovered that even though people preregister through the email invitation that they receive in order to get the viewing code, many don't show up when we broadcast the webinar. There has to be something more to commit them to watch.

This commitment involves sending them a copy of the high-quality workbook pertaining to that presentation. You can email it, but we recommend actually mailing a printed version of it and packaging it in a manner that will not appear as junk mail. This may require some ingenuity on your part. On the other hand they should be expecting the packet and looking for it based on your prior description of what you are sending. The mailing is also too hefty of a package to be regarded as junk mail. If you print the workbook in full color and bind it with a spiral binding based on the sample that we have given you, it will impress your potential attendees with the quality of the program you are offering. They will look through it, study it and they will eagerly anticipate attending the webinar.

You can also record the webinar for broadcasting to any number of potential residents in the future even if it is only one person or even no one who attends as you do not have to commit to be there live. With either version, whether live or recorded, you should be available for questions or provide contact information for questions. Questions are particularly useful,

because they indicate an interest from the attendee and as a result you should be able to close an appointment with someone asking a question.

At the end, you will turn over the time to the employee from the sponsoring community to arrange for tours as well as other details. You will then take over and explain your role as a community educator and advisor who can help them obtain these benefits. As part of this process of obtaining the benefits, you will provide them an online questionnaire that will determine whether they are eligible for any of the benefits that are mentioned. This is Life Resource Planning. They need to go through the representative from the senior living community and let that person know that they need your assistance and are willing to fill out the online questionnaire free of charge. You need to stress that there is no charge for your service.

Strategy for Educational Presentations On-Site, at the Sponsoring Community

Conditions permitting, a live presentation, on-site, in the sponsoring community is by far the best approach to creating new residents for the community and in generating Life Resource Planning clients for your Council. Of course this is a strategy that you would likely have used prior to the pandemic. Once we can recover from social distancing, you can do these presentations in-house. We provide you a DVD for showing the educational video on the community large-screen TV, or if they have a meeting room with a projector and a wall or screen, you can use the MPEG version on the flash drive for that option. Or perhaps their system uses a DVD which we have furnished as well. Having potential residents or existing residents attend in person obviously allows the community to set up tours as well as your helping them get the benefits.

We highly recommend that you provide a full color printed version of the workbook for every attendee at your live presentation. It is a convincing sales piece that will help them make a decision to use the sponsoring community and to agree to your planning services.

Before doing these on-site presentations, you will make sure that everyone in the audience has a copy of the workbook. Loosely inserted in this workbook is a description of your Local Planning Council and a short biography of the members and what they do. Also in this workbook is inserted loosely a copy of the ***“Evaluation and Information Request Form.”*** Before starting the presentation, you will go over the description of the Council with the attendees to make sure they understand who you are and why you are there. Then you will go over the evaluation form with them and explain its use. If they want any assistance from your Council through a free consultation at the senior living community, they need to fill out this form. In particular if they need advice or assistance with veterans benefits or government benefits they need to get this form to you at the end of the presentation.

When you finish up the presentation, you need to let them know that you are giving them a few minutes to fill out the forms and turn them in and one of your assistants will collect those forms. Then you will turn the time back over to the administrator or the salesperson or the activities director for the community.

Strategy for Online Viewing

If you choose not to do a webinar and you are constrained from doing live, on-site presentations, we have provided you a third option for educating potential residents and their family members or other supporters. We provide you access to online versions of the presentations so that individuals can watch them at home on their computers, laptops or cell phones. We provide you the links for these presentations as well as passwords for accessing the viewing.

For this option, the workbooks are extremely important. First of all, unless the attendee is watching the presentation on a reasonably sized monitor and instead listening to it on a cell phone, the actual contents of the slides would be difficult to make out. People whom you invite for online viewing, must have a copy of the workbook for online presentations. Again, you can email workbooks to these people – which would probably include members of the family – but we recommend actual physical copies that have been surface-mailed to them.

These online presentations should be only a last resort option. This is because it is almost impossible for you to interact with the attendees and persuade them to contact you for further assistance. You have to rely on these people viewing the online version and getting back to you through the senior living community.

Handling Requests for Veterans Benefits

Providing information about veterans benefits creates a unique challenge for Life Resource Planning. Federal law requires that if you provide specific advice to any person who has expressed an intent to file a claim for veterans benefits, you must be licensed through the Department of Veterans Affairs. This licensing is called accreditation. You have to be very careful that you don't encourage any of your potential planning clients to express this interest in filing a claim. By avoiding any intent to file a claim, you are perfectly legal in educating veterans or survivors about their benefits, showing them the forms that are necessary and describing eligibility requirements.

Naturally, those who agree to Life Resource Planning, who are veterans or survivors of veterans, will recognize they might have a chance to qualify for these benefits. They will want to express an intent to file a claim for benefits and they will desire to receive assistance in this endeavor. You need to make sure that you keep your information general enough and put them off as far as helping them outright with a claim. In essence, neither you nor they really know whether they will qualify or not until you have more information. This is typically the case.

Your job, when educating on veterans benefits, is to not become specific enough so that you are providing detailed advice to any particular person whom you are educating. If during your presentation, a veteran or surviving spouse starts asking specific questions relating to his or her own eligibility, you back off and explain that you need to complete the LRP process in order to determine whether they are eligible and entitled. Use the terms “explaining” or “educating” before they agree to the planning process. Using words that imply you will provide assistance, carries the implication that you need to be accredited.

Individuals who are interested in veterans benefits will almost always meet with you for a free consultation. During this consultation, you will explain that the Life Resource Planning process will help uncover whether they are entitled to veterans benefits. Our particular planning fee for Life Resource Planning is \$95.00 and the planning process helps us determine a potential claim for benefits. When the planning is done, we discuss in more detail which benefits we think they might qualify for. We are very careful not to assure them that they are eligible or entitled but we will help them with the process to see if they might be able to make an application. This is how we avoid their expressing an intent to file a claim as we point out that they may or may not qualify or be entitled. We simply don't know at this point. Of course we continue on with the planning process to help solve other problems as we have discussed in the training on Life Resource Planning. We also explain how we will help them as outlined in the next section.

Handling Applications for Veterans Benefits

We normally charge \$95 for our Life Resource Planning service and we assure our planning client that there is no obligation for engaging in any further services. We also mention that if the Life Resource Planning process uncovers the possibility of additional income from the Department of Veterans Affairs, there is a charge through an additional paperwork process. This extra charge is to engage the services of a nonprofit veterans organization organization with accredited representatives who will help the family obtain the proper documents and file applications. This charge is \$750. Clients pay the charge to us and we in turn engage the services of the organization.

We should note here that if you are doing remote presentations, you need need to get those remote viewers to complete the online questionnaire for Life Resource Planning. In this case, you need to offer LRP free of charge. This would be an exception to charging for LRP. Otherwise, it would be impossible to capture them as Life Resource Planning clients. Also, in this case you will do the planning remotely as we describe in another section in this chapter.

We have an agreement with this nonprofit veterans organization to process veterans benefits applications for our clients as long as we work as a third party to make sure all of the necessary documents are furnished by the family. We have worked out an agreement where part of the \$750 charge is paid to a third party entity for a determination letter before the veterans organization will assist with the claim **at no charge to the family or the veteran.** The third party is a different entity entirely and is not part of the nonprofit veterans organization. The nonprofit organization does not in any way charge a fee or require any other remuneration, either upfront or disguised, from any individuals they help with veterans benefits applications.

We will be paid the \$750 by the family if the third-party determination letter indicates that the veteran is more than likely to receive a benefit. If the determination letter indicates no benefit, there is no charge and the \$750 is not due to us. If the third-party decision is positive for a benefit, the agreement we have allows us to keep the major portion of the \$750. The portion that goes to the third-party determination organization; however, comes out of that money.

If you are interested, you can contact the NCPC for further information on the veterans organization and how they might be willing to work with you. There is a vetting process to make sure that you are not taking advantage of veterans by forcing them to buy financial products or other services in return for your finding help for them with their applications.

If there is a positive determination letter, the potential client signs a planning agreement with us that if veterans benefits are uncovered, any additional fees paid by the client to us for arranging for the benefits are not considered fees for obtaining veterans benefits. They are instead additional planning fees to reimburse us for our additional efforts in this process. The \$750 charge includes the original \$95 planning fee. If there is no potential for application for veterans benefits, there is no \$750 fee but the original planning fee is still due.

Applications for veterans benefits with the nonprofit veterans organization are always done virtually using the phone and email as well as perhaps fax services and other scanning services. This nonprofit has been doing claims this this way since 2012 and has been very successful submitting applications using this method. All communications regarding the applications are done between the applicants and the staff at the nonprofit veterans organization.

A Real-Life Example of Identifying Sponsors for a Startup Council

We discuss here an actual example of using senior living communities as sponsors for workshops for a startup Council. This example incorporates a startup process of distributing educational brochures throughout the geographic area of this startup Council group. This is based on a campaign that was done by a group that used our initial strategy as a means for starting up. The group planned on serving a geographic area containing a little over 1 million people. They shared with us their analysis on how they would approach the promotion in their geographic area. The intent was to distribute brochures relating to veterans benefits and government benefits throughout the community and invite interested attendees to attend workshops at certain sponsoring senior living communities.

First of all, a list of all care and retirement communities in the Council group's geographic area was generated by going online to the State licensing division for these facilities and retrieving that list. Most states provide these lists on their state websites. They are, however difficult to find. When you purchase our Successful Senior Marketing System we will furnish you the appropriate links and even lists if they are available.. These links are used to find assisted living, congregate living, nursing homes and home care providers that are licensed in that State.

The Planning Council startup group was looking for upscale and large assisted living and retirement communities. They identified from the State list, 32 good potential sponsoring communities in their marketing area. In addition there were several hundred smaller assisted living facilities on the State list that would not be suitable sponsors but they would use these facilities for a brochure placement program. Including the identified 32 potential workshop sponsors, this startup group would also need government benefit brochures as invitations – some to be mailed and some placed in non-participating facilities throughout the marketing area. In total, with placement and with invitations, they estimated needing 2,200 government benefits brochures for inviting the public to educational workshops at certain sponsoring locations.

In addition they identified another 434 potential locations for placement of veterans benefits brochures. Identifying these additional sites was a tedious task, doing online searches for various organizations and businesses in the marketing area. It was estimated that about 236 of these organizations will it allow the Local Council to place the veterans benefits brochures – not advertising workshops, but simply putting out education and contact information to generate additional referrals for the Council. With about 20 brochures for each site, this meant approximately 4,700 of these veterans benefits brochures for placement. In all, the total number of brochures that needed to be printed were 2,200 government benefits trifold brochures for potential workshop locations and 4,720 veterans benefits trifold veterans benefits brochures to generate additional leads. In addition, single sheet instructions sample workbooks and orientation information would also have to be printed for potential sponsors. All of these promotional pieces involved not only printing up these two types of trifold brochures but also purchasing plastic holders that would be distributed to the various locations that agreed to place the brochures in a conspicuous location at their particular site.

The process of going out into the community and meeting with potential sponsors and potential locations for veterans brochures would require a great deal of legwork from Council members. The process simply involves cold calling on these businesses and persuading them to participate

in the promotional program. It is important to remember that this persuasion is not that difficult, because the Council represents a nonprofit organization that is serving the community. It is not perceived as a for-profit enterprise and therefore potential locations for allowing brochures to be distributed from that location is not usually a hard sell.

This process of initially going out into the community and cold calling on potential sponsors and others who would place brochures is not hypothetical. We did it for years with our own Local Planning Council and it was our most effective means of promotion. Yes, it was time-consuming and required a lot of dedicated effort, but it paid off in being the least costly way of attracting attendees to our workshops. In our case, group members participated in this activity, but we also hired a number of responsible people to do the contacting and placement for the group. Hiring assistants worked out just fine and saved a lot of time-consuming legwork for Council members. The table below is a result of the analysis that the startup Council put together in determining the number of brochures that needed to be printed. This analysis also allowed determination of the amount of time it might take to go out and actually cold call on these various organizations and businesses and persuade them to place the brochures.

	Total Number of Providers or Entities in Sample Geographic Area	Targeted Potential Number of Participants	Number of Brochures to Each Participant	Total Brochures Needed
Identifying Sponsors for Workshop Presentations				
Assisted Living	79	15	20	300
Combined Communities	61	12	20	240
Upscale Active Retirement	16	5	20	100
Brochures Needed for Invitations			130	1,560
Retirement Community Sponsors	156	32		2,200
Identifying Sites for Brochure Placement				
Personal Care Agencies	47	15	20	300
Home Health Agencies	72	20	20	400
Non-Sponsoring Assisted Living	79	40	20	800
Non-Sponsoring Combined	61	50	20	1000
Care Provider Placement	259	125		2,500
Libraries	34	25	20	500
Senior Centers	31	25	20	500
Fitness Centers	57	30	20	600
Recreation Centers	27	16	20	320
Government Centers	26	15	20	300
Non-Care Provider Placement	175	111		2,220
Total Care and Non-Care Placement	434	236		4,720

You need to be aware that many of the retirement care communities that are on the list above would not be approached for sponsoring workshops. Instead, Local Council members would approach all of these non-sponsoring communities and ask them to place the veterans benefits brochures. Besides these communities, the council members would approach medical and non-medical home care providers for placement of brochures as well.

The other placement locations are based on experience in promoting workshops. We have found that families of aging seniors and aging seniors themselves often frequent fitness centers and government recreation centers. In addition, libraries, senior centers and government buildings such as city hall or a county seat and so forth are logical sites for placement of the brochures as it is common for these organizations to set out various brochures for the public at these sites. These organizations will participate in the placement, because the Council represents a nonprofit group that serves the community. Commercial enterprises are typically not allowed to do this.

Getting Workshop Attendees to Sign up for Life Resource Planning

Please note that this section and ensuing sections pertain to the Life Resource Planning Process in general and not to the Turnkey startup approach targeting senior living communities that we have presented in the previous section. The material in this section pertains more to educational workshops that you will do outside of the senior living communities that you use for starting up your Planning Council. The methods that we describe from here on, pertain to face-to-face educational encounters where you will create and conduct your own presentations and be using the training manual for setting up these educational workshops. You also need to read all instructions that we have given you pertaining to the Successful Senior Marketing System in general.

Your Overriding Goal with Educational Marketing

The entire purpose of educational marketing is to get people to sign up to meet with you. If this is not your goal, you should not be doing this type of marketing as you are wasting your time.

Included in the workbook that all attendees receive is the evaluation and information request form loosely inserted. This form is the entire focus of the educational marketing process and you will point out this form to them during the introduction phase of your educational presentation. You also remind them repeatedly during the entire presentation of their reasons to fill out the form to meet with you at no cost to them. We also provide instructions with the marketing system on how to get virtual attendees to fill out these evaluation forms. We also provide you separate instructions with the Successful Senior Marketing System on how to get attendees to sign up to meet with you if you are doing your educational marketing virtually, online.

Constantly Remind Them of Why They Need You

You need to keep reminding attendees of your value to them. We have found in the past that simply making a statement after referring to a potential problem or solution such as, “When we call you or meet with you, we will either help you with this issue or we will find someone who can help you,” is very effective. Affirmative statements such as these should be made frequently when you get to a watershed issue that needs fixing. You should not make statements like “If you decide to sign up with us, we will help you with that issue.” The first statement is affirmative and positive and assumes that they will act on your invitation for a consultation. The second statement is questioning and weak and comes across as a plea.

Don't Let Them Contact You

Absolutely do not provide any contact information for you or your group. You do not want to give them this option as they will often think they will contact you because they do need your help. In reality, your chances of their calling you are extremely low. They just don't get around to it. You must make it possible so that they will request you to contact them.

If they ask for a business card or for a brochure with your contact information, explain to them that you and your assistants don't have any business cards with you or any brochures with your contact information. Encourage them instead to put their information on the request form and you will call them and answer their questions over the phone even if they choose not to meet.

Get Them to Fill out the “Evaluation and Information Request” Form

For shorter presentations, you will have to finish up a few minutes before your end time in order to get them to sign up on the “*Evaluation and Information Request*” form. Actually go through the process of having them take their forms out of the workbook and fill out the forms before they leave. Take a few minutes and explain the meaning of some of the check boxes as well as what you want to see on the evaluation. Let them know that their evaluation is important to you as it will help you with future presentations. This is an important incentive to get them to submit the form. Let them know that assistants will be at the doors to gather up these forms.

For presentations of 60 minutes or more, you should take a 10 minute break in the middle. When they get back from this break, you present the request form and go over it with them in the same manner as described above. By going into some detail on how to fill out the form, you will find that most of your attendees will take this opportunity to fill it out. If you wait to the end of the meeting, many of them will be anxious to leave and will not fill out the form. It is only for the shorter presentations that you are trapped into having them fill it out at the end.

A good approach to avoid reluctance to fill out requests to meet you from shorter meetings is to remind them several times during the presentation that they should be filling out the form during the lecture. They should not put off that task to the end of the meeting. You may try the approach outlined in the paragraph above and take a few minutes during the middle of the presentation to have them fill out the form. On the other hand, for 30 minute workshops, this approach with the form appears to be somewhat contrived and smacks somewhat of commercialism. It appears you are taking time away from the presentation to promote yourselves. For longer presentations, filling out the form after the break seems natural to most attendees as it is perceived as a reasonable exercise prior to your launching back into your presentation.

The Importance of Using Assistants

When you have conducted a successful presentation, you will have people flocking to you afterwards with questions or special requests. You will not have the opportunity to say goodbye to all attendees at the door. And if you abandon those people who flock to you for help or with questions, to go to the door, you will offend them as well. You must have ample assistance from members of your Council, or employees or even members of your family who will help you – not only to collect the request forms, but also to handle the overflow of people crowding to get to you and answer their questions or concerns. The more people you have to help you, the better control you will have over making sure you get those request forms. Just having people stationed at the door, and reminding attendees that your assistants will be collecting those forms at the doors, is often enough for your attendees to feel obligated to fill out the form. You will get a lot more requests by using this approach.

Using Life Resource Planning to Convert Workshop Attendees into Clients

Facilitating a Planning Opportunity

The object of educational marketing is to do some sort of planning for attendees. Additionally, the object is not to initially sell products or services. That will occur as the result of the planning. It is extremely important to understand this concept. Without a planning approach, it is difficult to involve other members of the council. With a planning approach, it is easy to involve other members because they will be part of the recommendations from the planning.

Potential clients may not always need the full Life Resource Planning process but you should always push to do it. This full planning process uncovers most of the needs that your potential new clients may have.

It is also extremely important to understand that Life Resource Planning is not a formal end all planning process. It is a prequalifying process to find out if the potential client has a need for further planning from members of the Planning Council. For example if there is a need for financial services or insurance from the life resource planner, he or she will switch hats and become a purveyor of products or services to satisfy the needs that are generated through the planning process. This may require more detailed planning than the broad-based overview that is done through Life Resource Planning. This is another reason that we don't charge very much for the initial planning process. Likewise, any recommendations that require the services or products of Council members will require further detailed planning from those Council members.

IT IS CRUCIAL TO THE LIFE RESOURCE PLANNING COUNCIL MODEL THAT COUNCIL MEMBERS AGREE TO PROVIDE A FREE CONSULTATION TO PLANNING CLIENTS TO ASSESS THEIR NEEDS AND RECOMMEND SOLUTIONS. POTENTIAL CLIENTS WILL BECOME ACTUAL CLIENTS AS A RESULT OF THIS FREE GOODWILL SERVICE.

You should charge a fee for this Life Resource Planning in order to make sure that your planning clients don't think you have any other underlying motives. By paying a fee, planning clients feel confident they have no other obligations to you. And this is true. On the other hand, the planning process will always uncover issues that need to be further addressed by Council members. Clients certainly have no obligation to use the Council for solving these issues, but they will. That is the way it usually works.

First Encounter to Introduce Life Resource Planning with the Potential Client

A face-to-face appointment to introduce Life Resource Planning is the preferred approach. Your first encounter is a free consultation with no obligations. By meeting with them, you can show a sample Life Resource Planning binder with all of the filler material. This material should be professional looking and the quantity and quality of it should be impressive to your potential client. You will go over the sample plan recommendations with them to illustrate how the process works. You can also explain to them that a fee is charged and based on the recommendations, you will attempt to find solutions for them.

You will explain that you can provide certain solutions based on your background and expertise and the other Council members can provide additional solutions. It is important to stress that all first-time appointments with you and with the Council members are cost free. It is important to inform planning clients they have no obligation to use your services or products or those of your

Council. However, if you have done your job right, by establishing a relationship through the educational encounter and the potential client or clients you are engaging have developed a trust in you, they will purchase your services or products as well as those of your Council members.

This first encounter can also be done virtually. We do it all the time. We send them a sample copy of the survey report binder as a PDF file with all of the filler material. Obviously there is no binder as this is a virtual presentation. We go through the same explanation as if we were to meet them face-to-face.

Doing Life Resource Planning Virtually – Using the Phone, Computer Devices and Email

With the planning that we do with our own Life Resource Planning approach, we usually try to facilitate an encounter face-to-face, even if potential clients do not want to meet with us face-to-face. On the other hand, we will also do this process through email with computers open on both ends and over the phone. This is done with members of the family who live somewhere else in the country or if potential clients choose not to meet with us personally. This works quite well.

The Life Resource Planning System is designed so that potential clients fill out an online questionnaire on their computer or laptop or cell phone at home. In fact, Life Resource Planning was designed exclusively to be done online through the filling out of questionnaires and through the generating of the reports. It lends itself well to virtual planning. Potential planning clients do not have to meet face-to-face. For virtual planning, we promise these people over the phone that if they complete the online questionnaire, we will get back to them and give them advice and instruction over the phone as a result of the feedback they provide.

After we receive email notice that the questionnaire has been submitted, we will generate the planning survey report online, in PDF format. If they have agreed to meet with us, we will assemble the survey report and filler material in a professional looking binder and call them for an appointment. If they cannot or do not want to meet with us but are willing to do the report review process virtually, we will call them and notify them that we are emailing them the entire report. This is sent as an email attachment in PDF format. We offer to go over the report on the phone with them. When they receive the report and they see 12 to 16 different recommendations that the report generates this will usually convince them they need to talk with us – either face-to-face or on the phone. Sending them the survey report sometimes changes their minds to meet with us face-to-face if they are available to meet with us. Or if they insist doing it over the phone, we have done plenty of these planning encounters over the phone using our computer and their device at home and this approach eventually does result in making them clients.

We charge a fee for our Life Resource Planning. It is a small fee of \$95 that we tell potential clients covers the cost of our materials and our time. Of course it doesn't. What the fee does do is alleviate any suspicions from planning clients that we are failing to live up to our promise to not sell products or services as we are actually charging something instead of offering it for free.

If They Don't Agree to Life Resource Planning

We don't always succeed in talking everyone into doing Life Resource Planning. However, the potential client did come to us with questions or needs. If it is evident that they don't want to do the full planning, we will attempt to solve their problems for them by providing advice or recommending community services or individuals who can help them. Often, those recommendations do involve members of our Planning Council. Members of the Council have promised to provide free consultations to any potential clients who have been uncovered through our marketing activities.

Accessing and Using the Life Resource Planning System

Chapter 4 in this training manual contains step-by-step instructions on accessing the life resource planning system online and using the various components with potential clients to generate either Life Resource Planning Survey Reports or Retirement Planning Survey Reports.

The purchaser of our Life Resource Planning System pays a monthly subscription fee to access the online system. An unlimited number of plans can be produced using the same monthly subscription. Each new Life Resource Planner has his or her own customized landing page with all of the tools necessary to generate survey reports. In addition the Life Resource Planner has his or her own database to store completed questionnaires. This database will hold up to 30 questionnaires at which time the planner will be notified to remove older questionnaires to make room for new ones. If the planner exceeds the allowed allotment of 30 questionnaires, the system will automatically start to delete the oldest questionnaires to avoid going over the limit.

Presenting the Life Resource Planning or Retirement Planning Survey Reports

Description of the Life Resource Planning or Retirement Planning Survey Reports

Our Life Resource Planning System produces two different reports. The first report is called a “Life Resource Survey.” The second report is called a “Retirement Planning Survey.” We will discuss here how to present a Life Resource Survey. You will find the instructions for presenting a Retirement Planning Survey on your Life Resource Planning landing page. Working with aging seniors allows you to plan with their children or supporters as well.

REMEMBER, THE LIFE RESOURCE PLANNING SURVEY ADDRESSES THE NEEDS OF AGING SENIORS, BUT YOU ARE ALMOST ALWAYS DEALING WITH THE CHILDREN OR OTHER SUPPORTERS OF THOSE AGING SENIORS AS YOUR CLIENTS. OUR SYSTEM ALSO ALLOWS YOU TO PLAN FOR THEM AS WELL BY DOING A RETIREMENT PLANNING SURVEY. IT IS A 2-FOR-1 PLANNING OPPORTUNITY GENERATED BY 1 LEAD

The most important thing to keep in mind when you present either of these two survey reports is to avoid a sales approach. You must constantly keep in mind when you are doing the planning that you are not a salesman but you are a planner who is providing solutions. Your report presentation, should not bring up specific products that you offer, nor must you hammer away at your clients if they don't agree with your assessment of their problems and your potential solutions. In other words if your solutions include your products and services – even though you don't mention them – please don't try and force them into a decision that you think they should make to buy what you offer. Give them good information and give them good reasons why they should adopt your solutions. Don't employ manipulative closing strategies to make them do it.

If you are firmly convinced that they need a solution that uses your products and services, then you should have such convincing evidence and such a convincing knowledge of the subject that the only argument they can give you is “we want to think about it.” In other words, even though it makes sense, as we all know, some people will simply not commit. You must be the consummate expert in this area and leave them with such an overriding impression of your knowledge that they have no reasons for your way of doing it if it is right for them.

Below are the steps that you should take to prepare for the presentation of the survey and to make the presentation meaningful to your clients and productive for you.

Use a Professional-Looking Binder or Cover with Abundant Learning Support Materials

Preparing your Life Resource Survey in a professional manner with supporting learning resource documents in a binder or in a professional looking cover will greatly enhance your relationship with your planning clients. We call these supporting documents “learning pieces.”

Most of our new Life Resource Planners ask the question, "Why should there be so much?" Meaning, why should there be over 65 pages of planning pages and learning pieces in one option or 210 pages inserted into a three ring binder in another option? Would it not be much better to provide less information and not overwhelm the client? Besides, the client will never read or even understand all of this material.

Our purpose is deliberate. We have learned it over many years doing this kind of planning.

None of the learning piece material we provide is irrelevant, and if the client or more likely the client's children really wanted to read it all – which many actually do – it provides valuable information. But that is not our only purpose. We want the client to believe that we have devoted a great amount of time and effort into producing this planning survey report with its learning pieces and that it is unique to our client. This is basic psychology. The more valuable it looks to the client, the more likely a client will develop trust in you. And this trust carries over to the recommendations that you make. The more impressed the client is, the more likely he or she will implement your recommendations.

After having done a few plans, most of our planners are surprised that their clients treat the planning report as a valuable possession and will share it with other members of the family to proudly show what they have accomplished.

The first option below would be the least expensive for you to put together in a report presentation report. A report cover that has a three hole retainer in it and separation tabs for the three separate sections of your report might cost around \$3.00 to \$5.00. The printed materials comprise approximately 65 pages. Five or six of the pages require color printing, but the remainder are black and white reproductions. Printing or copying the printed materials might cost you an additional \$5.00 to \$6.00. You need to charge a planning fee for your clients clients to reimburse you for your time and your materials to present the report. Perhaps \$100.00 or so. Obviously your time is worth more, but by charging, you avoid creating suspicion in their minds that you have ulterior motives . You are obviously incurring some costs and they will quietly question to themselves why you are doing it without pay. More details on how to assemble this material are found on the home page of the Life Resource Planning System.



This second option below represents more cost for your survey presentation, but also represents a more thorough report and provides a greater impression on your clients. The binder and tabs might cost you about \$8.00 to \$10.00 and the printing costs for approximately 210 pages of presentation documentation might be an additional \$14.00 to \$16.00.



Make Sure You Have the Knowledge to Discuss the Issues Addressed in the Report

One sure way to impress your planning clients is to have a thorough knowledge of the recommendations in the survey report. The reason you are doing this planning for them is that they don't have the knowledge or background they need to solve their own challenges. In fact, the sort of knowledge that you will convey is not generally possessed by any one person in the community. The Life Resource Planning process is a unique approach involving a number of specialists, practitioners and advisers to solve the challenges faced by aging seniors.

The whole purpose behind Life Resource Planning is to provide this unique approach to solving aging senior issues. Eldercare advice and senior services are fragmented through different practitioners in the community. You are providing a one-stop source of information and advice. We have given you the material on the flash drive to gain the necessary knowledge. Before you make the report presentation you can also absorb the pertinent information in the learning pieces that we provide you and that you will give to the client. Or you can become "Certified in Life Resource Planning" by taking the time and effort to earn the CLRP designation.

If you have the proper knowledge, your clients will be impressed and they will likely follow your advice. If you appear not to have the proper knowledge, just the opposite will occur. They will not see you as credible and they will likely not follow your lead. The two learning pieces entitled "How to Deal with 21 Critical Issues Facing Aging Seniors (PDF) – 310 pages" and "Understanding the Fundamentals of Life Resource Planning (PDF) – 176 pages" will give you a pretty good background in understanding the issues addressed and the recommendations made by the planning process. Of course, the CLRP designation will give you much more background knowledge. Having the designation and belonging to the Society for Life Resource Planning will also increase your credibility and the respect that your clients give you.

Put on Your Planning Hat and Be Objective

As we have mentioned many times before, don't talk about products or services that you provide. Avoid a sales approach altogether. Give your clients an objective assessment of where they stand. Impress them with your knowledge of the various issues. Help them to understand the challenges they are facing.

By taking a solution-based, planning approach instead of a product or service oriented approach, you will gain your clients' respect, you will develop a rapport with them and they will trust you. Then when you want to talk about products and services after the planning phase is completed, they will listen to you.

Point out That the Recommendations and Strategies Are Grouped into Similar Categories

A typical report might include 10 to 16 different recommendations and strategies for discussion. This is likely an overwhelming number to handle and could be confusing to your clients. We want to point out that these recommendations and strategies are really parts of certain key categories. There are only 5 of these key categories. You want to point this out to your clients as well. By doing it this way, you can concentrate on fewer issues that need to be addressed in each category and leave some of the other issues for a later time. We discuss below creating a checklist to address the most important issues. This is also an important strategy for getting them to implement your solutions. Here are the five key categories.

1. family decisions relating to the need for long-term care
2. legal arrangements and decisions relating to end-of-life
3. family decisions related to preservation of assets and the need for Medicaid
4. family decisions related to financial issues
5. potential veterans benefits to increase income

The Learning Piece – “The Family Care Plan and Caregiving Agreement”

Most of the aging senior clients for which you will be producing reports will have a need for long term care services or as it’s commonly called, eldercare. In many cases, children or other family members of aging seniors have conflicting ideas on how to take care of their loved ones. With this planning approach, you are primarily dealing with children of the aging seniors or with younger family members or with other supporters such as relatives. This particular learning piece is extremely valuable in helping children or other family members get together and determine together how they will handle decisions relating to eldercare for their loved ones.

Sometimes, family members are in dispute over caregiving as well as experiencing jealousies against caregivers or family representatives who are receiving mom or dad’s income or have access to assets. These disputes can also develop after the death of a loved one due to perceptions that one of the children was favored or took advantage of the inheritance. This learning piece also addresses this issue of potential disputes and provides valuable advice to facilitate a family caregiving agreement.

Please understand this piece thoroughly so that you can describe it to your clients. Stress the importance of family cooperation if there is a misunderstanding, conflicting attitudes or dispute over caregiving issues. In our experience, those families who need this sort of guidance have been extremely grateful for this learning piece and how it helped them to solve their challenges.

The Learning Piece – “Government Solutions for Eldercare”

In order to save you money in putting together a report presentation, we provide you this condensed document that is an excerpt from the larger document titled “Understanding the Fundamentals of Life Resource Planning” that we discuss below. Ideally you should put together a presentation with the larger learning piece and not use this condensed version. However, we give you this option if you strongly feel that you do not want to spend the money on a larger and more comprehensive report binder.

The Learning Piece – “Understanding the Fundamentals of Life Resource Planning”

This learning piece was written exclusively for incorporation into a planning report presentation. It covers in great detail all of the issues facing aging seniors as well as addressing the various community resources that are available to address these issues. You should definitely thumb through this with your clients and show them how valuable this piece is to them.

We have found over the years that those clients who read this material are extremely impressed with it and offer their gratitude for the resources we have provided them. Make sure your clients understand that this is a very valuable learning piece and that they can go to if they have any questions or need direction. Some of this material is dated, but it is still very relevant today.

Allow Your Clients to Prioritize the Various Recommendations and Strategies

We also employ a unique approach to making the recommended solutions. It is our experience that most planners who are not using our particular way of doing things, merely summarize their recommendations or strategies on a single page or two in the form of an outline or a checklist. Our approach is different and creates better outcomes. A typical life resource questionnaire might result in 10 to 16 recommendations or strategies. The recommendations are also presented as paragraphs that not only provide a possible course of action but also include a brief education on why they should take that course of action. Please understand that the report only makes recommendations that are a direct result of the questionnaire and apply to the client in some way.

This recommendation solution strategy is also basic psychology. By giving them a large number of choices, they can pick out those ones they feel are important. The concept here is to impress upon your clients that given a list of various choices, they must make some decision as to which of those choices they should take. It forces them to make decisions as they know they cannot reject everything you give them. Making the decisions themselves enlists them to cooperate in the outcome. Our method allows them to buy into the planning process, leading to your making sales of services and products without the need for closing.

You don't have to make buying decisions for them or use closing techniques to persuade them to buy. This strategy effectively makes them willing participants in the planning process and creates more trust in your recommendations. Instead of your dictating to them, they are cooperating in the outcome. The end result of this approach is that they will almost always follow a certain number the presentation recommendations and feel good about it. In addition, because of these strong feelings of having done the right thing, they will also purchase your products and services. This positive approach also results in referrals for you.

Our particular method for getting cooperation from planning clients does away with the need for "closing" them to make a decision. Once they have agreed to act on a number of the recommended solutions, they have now become willing clients and will cooperate with you for future interaction. In addition, if there is a need for your products or services they have now tacitly agreed to buy them. Once they have decided the priority of the recommendations, you will make a checklist for them and follow up to make sure that everything has been implemented.

Concentrating on a reduced number of the actual 10 to 16 recommendations does not mean that you need to ignore all of the report recommendations. Once you have acted on the key recommendations that your new clients have identified important to them, you will then go back and work on the other recommendations. It is important to follow through and make sure that all of the issues that face your clients have been solved to their satisfaction.

Completing the Planning Process and Making Sales

Make Appointments with the Appropriate Providers or Advisers

One advantage to your taking a comprehensive planning approach to help aging seniors with the challenges they are facing is that you can provide a one-stop shopping service for all of the solutions that they need to solve their problems. To provide this service, you need to have a network of senior service providers and advisers in your local community who can step in and provide the appropriate services or advice. Obviously, this network will be your Local Planning Council. If you are just starting out, maintain an informal network of advisers and providers for setting up appointments until you are sure that the advisers and providers you are using will be reliable members of your Council. The business you send them will either be highly appreciated and these people will want to join your Council or they will not appreciate what you do for them and obviously you don't want to be involved with them on a more formal basis.

It is very important that you actually make the appointment with the appropriate practitioner after you have finished the planning but before you start selling your products and services. Set up a time for the family member and the practitioner to meet. If appointments can't be made at that time, get dates and times from the client and set up appointments later.

You might argue it is easier for you to simply to provide the referral and the contact information for the allied provider. There is a reason for being proactive. If you can get appointments with members of your Council that result in new business for your group members, Council members will reciprocate by supporting the Council promotional activities to create new planning leads. As mentioned before, new business appointments from your Life Resource Planning activities are the glue that holds the Council together.

Take off Your Planning Hat and Put on Your Sales Hat for Providing Your Solutions

If certain products or services are to be recommended to your client by you, you should make this a separate process from the planning activities and presentation. This is important in order to avoid a conflict of interest especially in those instances where you are selling insurance products or investment products to your client as part of the solution to the planning process. You may not be able to mix fee-based planning and financial sales under laws in your state. In addition, by taking this approach, you are demonstrating your professionalism and ethical behavior to your clients and they will have that much more respect for you. If you are not already doing this, you will be surprised at how impressed they are by your upstanding behavior.

You could accomplish the selling right after the same session in which you present the plan as long as you make it clear to your client that you are no longer doing the planning and you are wearing a different practitioner "hat." In order to identify that you are wearing a different hat, we recommend that you provide full disclosure as to your involvement with the product or service recommendations. This means revealing that fees or commissions are involved, that they do not have to buy these products or services from you and that they have every right to engage someone else for these products or services.

Emphasize that fees or commissions are not the issue and the size of your remuneration is not important. The important issue is making sure the client's challenges have been solved. You should also mention that no matter whom they might use, those same commissions or fees will be involved, and you will be able to get the same products or services for them regardless if they go somewhere else. It will probably surprise you that with this honest and upfront approach, virtually none of your clients will go to anyone else for products or services.

An Example of How a Life Resource Planning Council Works Together

Description of a Hypothetical Case

Mary is trying to take care of her aging husband at home. Mary is 82 years old and her husband Sam is 84 years old. Mary has back problems and joint pain and is not very mobile. Sam has diabetes and is overweight. Sam has diabetic neuropathy in his legs and feet and it is difficult for him to walk. He relies on the use of a walker. He can get out of his recliner chair with the help of a motorized seat riser and he uses the walker primarily to get into and out of the bathroom. He has difficulty with toileting, but with the help of a raised toilet and toilet side handrails he does okay, but it is still challenging. Otherwise, he remains in his recliner chair all day watching television and eating his meals from a tray in front of him. If he needs to go further distances such as a visit to the doctor, Sam uses a motorized scooter which fits on the back of their vehicle. For bathing, he can sit on a stool in the shower and wash himself, but he needs help from his son to get undressed and on and off the stool and to get dressed. Mary has to be careful that Sam does not injure his feet, since the last time that happened he was in the hospital for four weeks with a severe infection. He is highly susceptible to any lower leg infections due to the diabetes. Because of Sam's weight and the neuropathy and Mary's bad back, Mary cannot help her husband get out of bed, get dressed and get in and out of the shower safely. She relies heavily on her son Jim and his wife, who live nearby, to help her manage her husband's care.

Jim has been looking into the possibility of moving his father into an assisted living community. Unfortunately, his father adamantly refuses to leave the home. Jim wishes to honor his father's desire to remain at home, but Jim works full-time and his wife who is currently not working is overwhelmed by pressures from children and grandchildren. Still, she is willing to help with her father-in-law's care. Nevertheless, it is becoming a burden for Jim and his wife to take care of his father. Even though his father wants to remain at home, Jim still wants to do some research on care communities should it become necessary to move his father into one.

When visiting one particular care community, Jim picks up a brochure, at the front desk, from the Las Vegas Senior Planning Council, that promises to help people with elder care issues find solutions as well as assisting with government funding such as Medicaid or veterans benefits. Jim is intrigued as he knows his father is a veteran who served during the Korean War. He calls the phone number on the brochure and talks with an assistant of Steven Kjar – a Life Resource Planner – who assures Jim that he has found the right source of help for his caregiving questions. The assistant sets up a free consultation with Steven and Jim and promises that help is forthcoming. Steven is a financial services practitioner who does the Life Resource Planning for his Las Vegas Council group. Steven is also Certified in Life Resource Planning as a member of the Society for Life Resource Planning and he holds the CLRP designation.

Initiating the Life Resource Planning Process

Steven and Jim meet and Steven shows Jim a sample of a Life Resource Survey Report and how that survey identifies the issues facing aging seniors and how the survey makes recommendations for keeping a loved one at home. Steven also asks some questions about Sam and Mary and their situation, their source of income, their assets and property ownership and what kind of care assistance they are receiving. Steven introduces his survey sample reports by enclosing the life resource survey along with supporting learning materials in a professional looking 3 ring binder. In this particular sample, Steven includes 8 pages of a sample LRP survey

report under a tab #1, the 15 pages of “The Family Care Plan and Caregiving Agreement” under tab # 2 and under tab # 3, the learning piece “Government Solutions for Eldercare.”

Steven goes through his sample survey report with Jim which also includes a sample recommendation for veterans benefits. When he gets to that point he asks if Jim’s father is a veteran who served during a period of war. Jim affirms that is the case. Steven normally charges \$90 for his planning service and promises Sam that he has no obligation for engaging in any further services. Steven also mentions that if the Life Resource Planning process uncovers the possibility of additional funding from the Department of Veterans Affairs to keep Sam at home, there is an additional charge under the planning process. Also the cost-free services of nonprofit veterans organization will be used if an application is possible. Steven’s fee is \$750.

Steven has an agreement with this nonprofit veterans organization to process veterans claims as long as Steven works as a third party to make sure all of the necessary documents are furnished by the family. He has worked out an agreement where part of his \$750 planning fee is paid to a third party for a determination letter before the nonprofit organization will assist with the claim at no charge to Steven, the family or the veteran. Steven will be paid the \$750 by the family if the determination letter indicates that the veteran is more than likely to receive a benefit.

Jim agrees to the initial \$90 planning process. Jim signs a planning agreement with Steven that if veterans benefits are uncovered, any fees paid by Jim are not considered fees for obtaining veterans benefits but are instead additional planning fees. Steven gives Jim the link to the online questionnaire. Jim completes the online questionnaire with the help of his mother, Mary, and Steven is automatically notified by email as soon as the online questionnaire has been completed and submitted online. Steven contacts Jim to meet either in his office or “Zoom” online along with Mary and Jim’s wife to discuss the life resource survey report and to receive their copy.

Getting Together to Go over the Life Resource Planning Survey Report

The four of them get together to go over the life resource survey report. The first part of the report covers the address of the senior couple, the family representative and his or her address as well as the caregiver or caregivers as well as their contact information. Included in the report is a listing of all the children of the senior couple with their addresses and contact information. In this particular instance, Mary and Sam have 4 children with their son Jim living close by and the others living in the extended area or somewhere else in the state. This information gives Steven a clue as to how the family might collaborate in determining how to take care of their parents and whether family members are involved in that decision-making or if they have left it entirely to Jim and his wife. Steven addresses these issues of the other children’s involvement.

Steven is intending on recommending his Council Core member Sharon Peterson who is a Geriatric Service Specialist to meet with the family, do an assessment and set up the necessary services for keeping Sam at home. If there are any family disputes, Steven will make Sharon aware of that. She will also counsel the family on various issues relating to family cooperation and/or friction when it comes to caregiving. The family may not have encountered these problems yet, but they will. Family disputes are typically an inevitable outcome of dealing with aging parents at home and providing eldercare. The existence of other children also gives Steven an opportunity – when all of the dust has settled – to ask whether he can contact the other children to plan for their futures through his retirement planning process

Steven moves on to the 6 pages of recommendations. There are 16 recommendations in this particular survey report based on the questionnaire that was filled out by Jim and his mother. A survey report can include up to 29 recommendations, but there is no situation where any family needs all 29. Most reports include about 10 to 16 different recommendations based on the family situation and needs which are determined by the answers to the online questionnaire. Here is a listing of all possible recommendation. Recommendations include a paragraph description of the issues as well as potential recommendations. (These are not shown in this list)

1. Identifying a Family Representative and Caregiver
2. Preparing for a Long Term Care Plan
3. Paying a Member of the Family to Provide Care in the Home
4. The Need for Other Private Support Services
5. Family Support for Long Term Care in the Home
6. Finding and Moving to a Long Term Care Facility
7. Downsizing and Moving
8. Passing Your Property to Your Heirs or Others
9. Estate Planning with Children from Previous Marriages
10. Ownership and Beneficiaries
11. Your Will and/or Living Trust
12. Existing Irrevocable Trusts
13. Power of Attorney
14. Advance Directives
15. Your Wishes in the Manner of Your Death
16. Using the Equity in Your Home
17. Life Settlement
18. Other Names on Your Home Title Other Than You and/or Your Spouse
19. Impact of Gifts Made within the Last Five Years
20. Medicaid Impoverishment Rules
21. Medicaid Planning Strategies
22. Funeral and Burial Coverage – Medicaid Funeral Trust
23. Long Term Care Insurance
24. Automobile and Homeowners Insurance
25. Medicare Insurance Coverage
26. Nontaxable VA Aid and Attendance Pension
27. Possibly Increasing Pension Benefit
28. Possible Increase in Compensation or A&A Allowance
29. Possible Agent Orange Claim

Here are the 16 recommendations from the planning survey report for Jim and Mary

1. Identifying a Family Representative and Caregiver
2. Preparing for a Long Term Care Plan
3. Paying a Member of the Family to Provide Care in the Home
4. Family Support for Long Term Care in the Home
5. Passing Your Property to Your Heirs or Others
6. Ownership and Beneficiaries
7. Your Will and/or Living Trust

8. Power of Attorney
9. Advance Directives
10. Your Wishes in the Manner of Your Death
11. Using the Equity in Your Home
12. Medicaid Impoverishment Rules
13. Medicaid Planning Strategies
14. Funeral and Burial Coverage – Medicaid Funeral Trust
15. Medicare Insurance Coverage
16. Nontaxable VA Aid and Attendance Pension

Steven goes through each of these 16 recommendations and explains how they apply to the family and how these issues are typically resolved. It should be noted that the recommendations fall into the following categories: caregiving issues, funding support, legal issues, financial issues, insurance and veterans benefits. Steven points out these general areas of concern. He also shows the family the learning pieces that are found under the other two tabs in the binder that he is giving the family. He explains in great detail how valuable this material is and how it can help them with future decisions. He also explains that in order to solve the issues brought up under the first tab in the binder, it will likely require the expertise of members of his Council who are highly respected in the community and who have the ability to solve these problems.

Steven next asks Jim and his mother which of the 16 issues they feel are most important to them. If they have trouble identifying which are most important, Steven can guide them a little as to what he thinks they need to focus on. He explains that after they have tackled the 5 most important issues, they will go back later to address the remaining recommendations. He explains that they should start their process of finding solutions by identifying at least 5 of the most important issues. After they have identified these issues, he lays out a plan as to how to get started with these issues. Up to this point, Jim and his mother have simply been passive participants in the process. The point at which they agree to work on five of the most important issues has now progressed where they have “bought into” the planning process and agree to take action. In other words they have been “sold” on using Steven and his group.

Getting an Agreement to Buy into the Solutions

With Steven’s help, Jim and his mother identify the following five priority issues:

- Paying a Member of the Family to Provide Care in the Home
- Passing Your Property to Heirs or Others
- Using the Equity in Your Home
- Medicaid Planning Issues and
- Nontaxable VA Aid and Attendance Pension

Steven has helped them identify these particular issues in part due to the financial page which he also reviewed with them as part of the survey report. Sam and Mary own their home which is worth about \$380,000, but which has a line of credit mortgage of \$30,000 with payments of \$350 a month. They also have credit card debt amounting to \$12,000 which costs them an additional \$200 a month. Their combined monthly income is \$4,500 a month from Social Security and from a government pension because Mary was a schoolteacher. They have approximately \$90,000 of available cash – \$30,000 in savings and \$60,000 in an annuity that they purchased a

number of years ago. They can obviously do some planning to preserve assets from Medicaid, possibly use a reverse mortgage to reduce their debt and their monthly payments and if they get the aid and attendance Pension, they would be substantially better off financially. This benefit would add an additional \$2,266 a month to their income bringing them up to \$6,756 a month.

Steven explains that working on these 5 issues requires the expertise of of the following people.

- Sharon Peterson, the Geriatric Service Specialist,
- Mike Thorpe, an attorney who specializes in estate planning and Medicaid planning,
- Candace Smith who is a reverse mortgage specialist on using equity in the home and
- Steven himself who will further investigate the possibility of the aid and attendance Pension benefit as well as providing some planning for preserving assets.

Steven explains that each of these specialists are experts in their particular field, that he has worked with them for a long time, that he trusts them and that they are honest practitioners. He makes an appointment with the family to have Sharon meet with them in their home and give them a free consultation on what needs to be done to keep Sam at home and to provide the care. Steven also wants to set up an appointment with the attorney and asks them for an appropriate time to meet with the attorney for a free consultation. He will set up the appointment for them. Finally, he explains that Sharon will make an appointment for the equity specialist if necessary when she meets with the family.

The meeting with Michael Thorpe, the attorney

Michael provides a 20 minute free consultation with all potential clients that come to him through the Planning Council. He has been given a copy of the life resource survey report. He recognizes the deficiency in the planning that should be corrected. In particular there appears to be a need for end-of-life documents such as a will or trust or powers of attorney for the children and possibly advance directives. In addition, Michael does Medicaid planning and he sees an opportunity to help them retain some assets in case they ever do have to apply for Medicaid. It takes him a few minutes to explain how the Medicaid planning works. He offers them a fixed-rate fee to do all of this planning for them.

The meeting with Sharon Peterson, the Geriatric Services Specialist

Sharon offers a 30 minute free consultation with all potential clients that come to her through the Planning Council. She has a copy of the life resource survey report and has a little understanding as to the needs of the family. She needs to find out more. After asking a number of pertinent questions, she has a pretty good feel for the assistance she can provide. She cannot make a complete recommendation unless she actually does a formal assessment for which she charges \$90 an hour. But, she outlines some of the issues that are rather evident to her.

- providing the need for safety protocols to protect Sam's feet
- providing advice on safer toileting and showering procedures for Sam
- arranging for a bed lift for which Medicare will likely cover most of the cost
- providing protocols for avoiding pressure sores from sitting in the same position all day
- advising the need for and installation of additional grab bars for safety
- providing instruction on and safety protocols to avoid falls

- arranging the use of a trusted physician who will help with blood sugar maintenance, weight loss and a better diet for Sam
- arranging the need for an exercise program for Sam to remain ambulatory
- arranging for respite care and other free services from the local area agency on aging
- providing a future reference source of trusted repair and maintenance or remodeling people (Support Council members)
- bringing in a reverse mortgage person to help create additional cash and pay off debt
- bringing in a private home care provider for respite care (another member of the Core Council) with whom she works
- arranging a possible family meeting on family cooperation for caregiving and a possible agreement
- providing assistance for future placement if needed as well as services for selling the home if needed and downsizing (a Support Council member)
- describing how a personal care arrangement from Jim and his wife will work in triggering the VA aid and attendance benefit of \$2,266 a month in additional income

Sharon can either charge \$90 an hour wherever she is needed or she has a retainer plan where the family pays her \$80 a month on a 12 month contract and she is available anytime to provide her lists of service or other expertise that is needed. This retainer contract also includes a one time assessment and consultation fee of \$200. Without the retainer contract, the initial assessment and consultation is a minimum of \$500 with \$90 an hour for follow-up and ongoing services. Sharon also arranges an appointment for Candace Smith to come and talk to the family about a reverse mortgage.

The meeting with Candace Smith, the reverse mortgage specialist

Candace explains to the family the pros and cons of a reverse mortgage to pay off existing line of credit and credit cards as well as providing some extra cash. She points out reverse mortgage funds sitting in a line of credit are exempt as assets for the VA benefit and for Medicaid.

Follow-on contact with Jim from Steven Kjar, the Life Resource Planning specialist

Steven gives Jim a checklist to fill out to determine whether there is eligibility for veterans benefits. Steven also explains that if they are entitled to an extra income of \$2,266 a month which is tax-free, there are some arrangements that have to be made to trigger that benefit. In particular they need to set up a personal care arrangement with Jim and his wife being personal care providers. Steven will help with setting this up to make sure that it meets the requirements and will also arrange for a tax expert on the support Council to make sure that there is a paper trail for payment for a possible future audit as well as for taxes. If a personal care agreement is necessary for Medicaid planning, Steven has Michael Thorpe put together that agreement. Steven also works closely with Michael to set up Medicaid funeral trusts for Sam and Mary and Jim and his wife with some of the annuity money that they have in their account. This is part of the Medicaid planning process to protect assets from the possibility of ever needing Medicaid. Steven receives commissions from these Medicaid funeral trust products.

This was a long and drawn out process and is still not done, as the initial five issues have been addressed, but there were a total of 16 recommendations in the planning report. These included such things as Medicare and homeowners and auto insurance, the need for a home health agency,

the need for a seniors real estate specialist, tax assistance, specialized medical equipment, medical alert, making the home disability accessible through a home renovation grant from VA, home security services and so on. The beauty of this planning process is that Steven and his team are involved over a period of time to guide the family through this time of need.

As part of that follow-up, after all of the challenges have been addressed with Mary and Sam, Steven contacts Jim and his wife to do retirement planning using a similar questionnaire process but with different recommendations based on the needs of this younger generation. As a result of this planning process, Steven is able to convince Jim and his wife to reorganize their life insurance policies to include long-term care insurance. In addition, he helps them understand how to prepare financially for retirement. He may even have some other products to help them with this planning effort.

Finally, after Steven has worked diligently to generate satisfied clients through his services and his Council members, he asks Jim or his wife or Mary for a referral to do additional retirement planning for Mary's other three children. He will also ask Jim's wife if she will provide referrals to members of her family. Using Life Resource Planning and Retirement Planning has produced tremendous new business opportunities for Steven that he could not have generated working on his own as a solo practitioner.

Had Steven been working on his own, he would have only provided 1 business opportunity for himself. As a result of the LRP Council planning process he has used the multiplier effect to produce anywhere from 4 to 20 or more possible business opportunities for himself and members of his Planning Council.