



April 2007

## StrateCision Newsletter

StrateBytes from The LTCI Software Company

### Greetings!

Welcome to the StrateCision newsletter! This is our third monthly letter to our software subscribers and others who sign up on our website, [www.LTCA.com](http://www.LTCA.com).

## Believe half of what you hear ...

### Where does our policy info come from?

A couple of our subscribers have asked where our policy information comes from. They were told that we go into dark alleys in the wee hours, where we commune with the Deep Throats of the LTC world, acquiring policy info which is suspect at best.

Although this sounds like fun, we actually get our information from the horse's mouth, i.e. the issuers of the policies. Then we send them our abstracts of their policies and have them review and sign off on them before including the data in our programs.

In the rare case when a carrier does not want their policy shown in LTC Quote or LTC Advisor, we either leave them out, or if there is enough demand from subscribers, we get the info from public filings, and mark the description as "not reviewed by the issuer".

Since almost all LTC carriers find it valuable to have their policies in our software, this happens rarely. Two results of being the Industry Standard are (1) insurers want to participate, and (2) people tell odd stories about you.

## Software tip of the month

### Will your client get through underwriting?

 Everyone who sells LTCI meets clients with health issues that make underwriting iffy. If you have **LTC Advisor**, you can pre-screen the carriers you use, to find out who would consider the client and who would decline them automatically.

LTC Advisor's **Underwriting Guide** lets you specify the companies you work with and the client's conditions that might cause problems. It then shows you how your companies treat those conditions, including all the circumstances causing declines. It's a quick way to avoid the angst of having to tell your client they've been declined and you have to start over.

## Buy a Vista computer?

### Life on the bleeding edge.

Several subscribers have asked us about Windows Vista and whether our programs run on it.

As of now, our answer is: usually but not necessarily. Our initial tests indicate that LTC Quote and LTC Advisor run fine, except possibly the Needs Analysis in Advisor. LTC Quote Plus usually runs without problems, but we have a test Vista system that gave us lots of trouble getting it to work.

We have also heard from a few brave subscribers, who have told us that our programs are working on their Vista machines.

Our recommendation is to avoid Vista for now because of the many reported problems people are having with it. If you do get Vista and install our programs, let us know how it works for you.

## Sales Tip

### Byte-size sales tip of the month

Many agents love to talk – a lot. After all, that's how we make our living. But the really successful agents know when to stop talking and to listen. Use the 70/30 rule – 70% of the time listen to your prospects and 30% of the time direct the conversation.

Listen carefully and you'll learn things that will help you close the sale.

Tip contributed by:

*Margie Barrie of Hagelman Barrie Sales Training Solutions*

If you have a sales tip for our newsletter, send it to [help@LTCA.com](mailto:help@LTCA.com). If we use your tip we'll send you a **\$50 coupon** to use on your next subscription, new or renewal.

## Want training?

### Online training offered April 9

Our next software training session will be **Monday, April 9, at 4pm**. It will be conducted by Dinah, our new tech support maven and a person of great probity and acumen.

This will be about a 45 minute session devoted to both LTC Quote Plus and LTC Advisor.

Training is limited to 10 users, so the first 10 users who log in will be included. But to log in, you need an invitation, so send an email if you want to join us.

If you want training in a specific part of a program, let us know what you're looking for and we'll see about including it in a future session.

Send all requests to [help@LTCA.com](mailto:help@LTCA.com).

## How to reach us

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