



Put the Power of Storytelling to Work for You

You already know that quoting statistics doesn't sell LTCi. That's because most people don't see themselves needing LTC services, and using statistics to try to tell them otherwise will do little to convince them. Barraging prospective clients with product benefits and features doesn't work, either. If they don't believe they need LTCi, touting all the bells and whistles of the product isn't enough to make the sale.

So how do you get people to sit up and take notice? Tell them a compelling, engaging story about the positive impact an LTCi policy had on someone's life.

Find a good story

Chances are you already have a story that will work for you. Draw on your own experiences. If you've ever had to care for a parent or grandparent, you know how difficult it can be. Or you can use other people's stories. A story doesn't have to be your own. It can be just as powerful to share the experiences of family members, friends or clients.

Make it memorable

When telling your story, paint a word picture. Don't just describe what happened. Instead, talk about how it made you or the people involved feel. Also, you need to make sure your story is relevant. A prospective client with no children probably won't relate to a story about how difficult an LTC situation is on the kids. Finally, don't scare people. Make sure your story has a happy ending that comes about because of LTCi.

Get your clients to share their stories

According to Mutual of Omaha's survey of LTCi policyholders, 78 percent said they had a family member or friend who needed LTC services. So your story may prompt prospective clients to recall stories of their own. Ask questions that invite them to talk about these experiences. Who knows, this might be how you get your next good story.

Here are five questions that will help you prompt clients to share their stories:

1. Do you know someone who needed long-term care services?
2. Who provided their care? (Generally, a spouse or child is the primary caregiver.)
3. What effect did this have on the caregiver? On the family?
4. How did they pay for the care they needed?
5. What effect did this have on their finances? On their retirement plans? On the inheritance they hoped to leave for their kids?

