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Levin has been in the long term care industry since 1999, during which time he has been an award-winning agent, district manager, regional sales manager, marketing director, associate general agent, general agent, and divisional vice president. Levin is also a former practicing Attorney-at-Law, court-appointed arbitrator and is a retired U.S. Army officer.

In addition to his various law and life and health insurance licenses, and the above designations, Levin has also earned Green Belt certification through GE's Six Sigma program, and is a graduate of GAMA International's Essentials of Leadership and Management. He has also taught Managing Goal Achievement®, Integrity Selling® and The Way to Wealth® to hundreds of leaders and salespeople over the past fifteen years

He previously possessed FINRA Series 7, 24, and 66 licenses. Levin earned his Juris Doctor from The John Marshall Law School, his MPA, from the University of Oklahoma, and his BA from the University of Illinois-Chicago. He is also a graduate of the U.S. Army Command and General Staff College and the Defense Strategy Course, U.S. Army War College.

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The Recipe For The Secret Sauce Of Success Begins With More Than A Dash Of Discipline

As I begin a new chapter in my professional life in the long term care industry, attempting to recruit both veteran and new producers to offer all forms of long term care insurance protection, it is with a bit of nostalgia that I look back on what attracted me to the career back in the day.

Twenty-two years ago I was a burned out attorney seeking a new career. After a couple of years of first casual and then serious investigation, I found it: Long term care insurance. I watched a friend of mine switch careers and immerse himself in this new venture and, after seven weeks, he had submitted a significant amount of business...and the first checks were coming in...and the numbers on those checks were

impressive enough to catch my attention. Imagine the shock that my decision brought to my wife, and even my children, who all thought that I was running with a few stripped gears in the brain box or displaying all the symptoms of a mid-life crisis.

Dream big, work hard, stay focused, surround yourself with good people.

Despite some skepticism on the part of family and friends, I was intrigued enough to take the plunge. The degree of satisfaction that my friend was experiencing was the even more important factor for me. He arranged an interview for me, I learned just how bright the opportunity and his future promised to be for he and his family,

and saw that with the discipline that I had developed through both my military and legal careers that my future could be even brighter. I was hooked. A year later, when we were on the beach at the Ritz-Carlton in sunny Jamaica, being brought drinks and reveling in the lap of luxury, my wife was hooked too; I believe her exact words were: "This is a good gig. Where are we going next year?"

Some may find this shocking, but, amazingly, the opportunity is as bright if not brighter today than it was back then. In addition to the financial rewards that have always been there, now more than ever this career offers the LTCI producer nearly complete freedom in the form of a golden entrepreneurial opportunity. There is no need to sell a commoditized product or to become merely an order taker of direct mail generated leads. The LTCI producer can, and should, regard himself or herself as a specialist in providing tomorrow's peace-of-mind solutions today.

In the age of the disappearing pension, renewal or residual income is most certainly the gift that keeps on giving. When I came into the industry it was described to me as the "best get rich slow scheme around." I can testify to the fact that I have seen many people—producers, second-tier (district) leaders, and agency leaders—come and go, but after applying diligence and perseverance, ride off into the sunset armed with a six-figure income stream and financial security for themselves and their families.

Without a doubt, discipline is the beginning of all success. Stated even more plainly, self-discipline is the strongest tool in the entrepreneurial tool box. It is the key ingredient in the recipe for the secret sauce of success. For a lot of people it is a learned trait, which must be honed like any other skill. Day by day, block by block, the more discipline that you create within yourself, the greater your chances of achieving success. If you have big dreams, such as being a Leading Producer, it is key to breakdown your overall objective into manageable daily tasks, e.g. the necessary number of appointments set and seen, the number of applications and premium submitted, as well as the marketing and networking activities

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that will be necessary to achieve this level of success. It all starts with the small tasks.

Even as a brand new agent, I had a pristine vision of what I wanted to accomplish on an annual basis, e.g. qualify as a leading producer by placing \$180,000-\$200,000 in new long term care premium. I realized that \$5000 of submitted premium each week would create a large enough pipeline that, at 80 percent placement rate, I would cruise over the finish line with about a 10 percent cushion. To accomplish this would require no less than eight appointments set each week. To achieve this level required about 100-150 telephone dials per week.

Fortunately for me, and my family that was dependent on this new career for all the sustenance of life, I quickly realized that solid discipline is dependent upon positive coaching and mentoring. While I knew that my numbers would get me to the level of success that I wanted, I also realized that accountability coaches, with a largely steady stream of positive feedback and constructive criticism, would fuel my machine. While somewhat difficult at first, this discipline and commitment to these metrics and activity brought success and achievement. Let's face it—production is the measure of success in any sales organization, and this achievement and recognition served to strengthen my discipline and bred even more success. This success in turn created even more discipline, more activity, even more success.

The equation quickly became: Discipline + Activity + Measured Accountability = Life Sustaining Dollars + Once-in-a-Lifetime Incentive Trips...and those wonderful renewals that keep on giving to this very day.

But even more important, the satisfaction

and genuine joy and happiness of helping people in a positive manner and in a way that few others could do for them made my effort less of a career and something more like a calling or crusade. I also learned that talking positively to myself was better than simply listening to the self-doubt that would inevitably rear its ugly head after a tough appointment or an even tougher week.

Hindsight is always 20-20. For this reason it is always easy to look back with perfect clarity. As I engage in this luxury today, I realize that being part of a captive company system for 16 years was actually pretty simplistic in nature. Life was good, and I dare say relatively simple, and unfortunately most of us remained ignorant of the world around us. While vaguely aware of the growing market of alternative products, and peripherally cognizant of the ever growing number of changes in the industry and market around us, most of us continued moving forward in our role as "hammers" looking for new "nails" with which to visit and to offer our wares.

When our captive system came to an abrupt end, it was traumatic for many of the agents. Some gravitated to other captive systems or to a brokerage general agency that was reminiscent of the space in which they were previously used to operating.

That moment in time was a true crossroads for me. While I had always embraced change, finding opportunity in it, and welcoming it as a channel for my abnormally high achievement drive, I too had to find my new niche in the industry. As this change and evolution has continued over the past four years I can honestly say that I now feel like a little worm that has crawled over from the radish into the apple and discovered

how sweet life can be for both me and my clients now that I have a full array of carriers and products with which to serve them.

While I am still known as a Traditional Stand-Alone LTCI Guy, I can and will admit to having sold hybrid products along with life insurance with long term care riders to my clients over the past several years. That is our industry today. That is what we mean by long term care insurance—it is a spectrum of carriers and products designed to match the varying needs and desires of our clients. No longer merely a one trick pony or hammer looking for nails to drive, I can utilize a completely holistic approach to better meet the needs of my clients. In order to maximize the diversity of products available to meet the needs of the general public, client centricity remains the key to success.

Despite the naysayers who continue to forecast the death of the long term care insurance industry, the market is very much still there. Between the Boomers and Gen-Xers—79 million and 84 million respectively—we have over 160 million people as our immediate audience. With market penetration still less than 10 percent, that translates into a lot of people who need to talk to us.

Also influencing these conversations is the fact that we are now usually talking to people that have the experience of dealing with parents, grandparents or other loved ones in care situations. Today's prospects are, or have been, caregivers themselves, or have family or friends who are in this position. As a result, they are far more receptive to the concepts associated with protecting

themselves as well as their families against the needs associated with long term care. The statistics associated with this product are very real to them, and their resistance to this plan is becoming easier to overcome.

More good news/bad news: With a more diverse population sharing a wider range of needs, we must be ever more diligent and disciplined in developing a broader portfolio of products with which to meet these needs. Filling our quiver with additional arrows also provides us with the ability to help more people than ever before with a wide array of carriers and products.

Amazingly, it has never been easier to sell this insurance. With each passing year, more and more of this coverage is being purchased virtually. This means that we no longer have to make house calls or do face to face appointments the majority of the time! With advances in electronic applications and policy delivery, carriers continue to make it easier to do business locally or throughout the entire country either online or even over the phone without leaving your home office.

Sheer market numbers aside, something that has changed is that our approach to finding new clients to talk to has to be different. Unlike the days of direct mail leads, today we must be savvy in networking, prospecting, and social media, and be more fearless in terms of opening our mouths to share our critical message.

I have had occasion to talk to a lot of people—veteran agents as well as young people seeking a career—in the last several months, all looking for the right “niche”

from which to operate. To everyone who is considering the long term care insurance industry, I will enthusiastically say that ours is a great business to be a part of—carriers offer “street comp” far in excess of what it was twenty years ago when I became a new agent, and there seems to be far greater awareness of the long term care pandemic facing this country making it all the easier to make a sale.

To this end, I offer the following checklist to anyone contemplating a final career in the long term care industry:

- Do you have an entrepreneurial spirit? If so, please apply.
- If you are Compassionate, Passionate, Empathetic, and Coachable—please apply.
- If you are seeking a franchise-like opportunity with replicable success and no required capitalization—please apply.
- If independence, control, and the ability to set your own hours is important—please apply.
- If you want to control your own destiny—please apply.
- If helping people secure their futures is appealing to you—please apply.
- If you like to set and subsequently achieve goals—please apply.
- If you have the discipline to distinguish between work time and play time—please apply.

Remember, nobody will ever pay you more than you pay yourself—so please apply. 🌐