

For use with Windows Versions: XP, Vista, Windows 7.

CAP™ utilizes NavGate® Technologies' proprietary problem-solving algorithms and predictive analytics for:

- Cost of Care by Region
- Comparison of Care Costs by Region
- Progression of Care
- Income Reduction
- · Loss of Income
- Income Replacement
- Employer Costs of Lost Productivity
- Retirement Planning
- COOL[™] Solutions



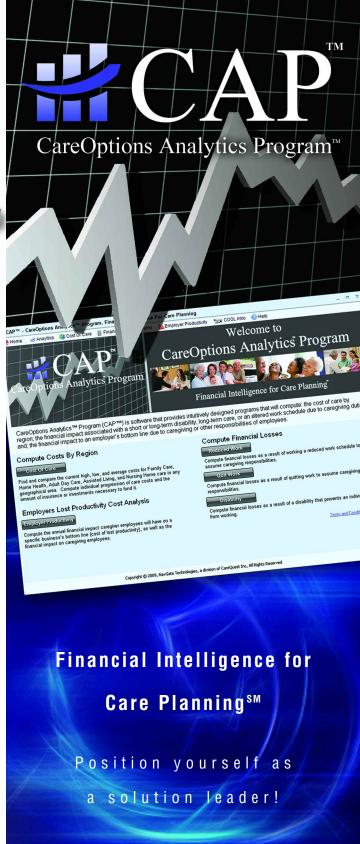
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What is CareOptions Analytics™ Program (CAP™)?

In today's budget-tightening economic climate, features, benefits and emotional presentations aren't meaningful if you can't relate them to your prospect's and client's specific personal financial situations, and their needs.

CareOptions Analytics™ Program (CAP™) is a tactical software application that powerfully demonstrates and illustrates the costs associated with countless variations of <u>client-specific</u> short & long term disability, accident, illness, caregiving, and long-term care related issues. CAP™ also provides a wide-array of solutions for your individual or group clients.

CAP is easily loaded on your laptop or PC and, with the exception of activation and quarterly updates, requires no internet connection to fully operate. It's completely portable and can be used anywhere!

 $CAP^{\mbox{\tiny M}}$ consists of intelligent programs that will compute and illustrate:

- Cost of Care by Region
- Comparison of Care Costs by Region
- Progression of Care
- Family Care Costs
- Income Reductions
- Loss of Income
- Income Replacement
- Retirement Planning
- Employer Costs of Lost Productivity
- COOL[™] Solutions

 $CAP^{\mathbb{N}}$ does all of this without the need to research or look-up cost data, interest or inflation information – this is all built in, and kept up-to-date for you – specific to every region in the US!

What can CAP™ do for you?

 $CAP^{\text{\tiny M}}$ provides robust functions that act as compelling personal calls to action for your prospects & clients:

- Zeros in on the "need" using your prospects and clients own numbers and presents an accurate financial outcome.
- Establishes instant credibility.
- Educates your prospects and clients with detailed information presented in a way they have never seen before.
- Spotlights the need for preservation and protection of personal assets and income.
- Inspires an immediate and critical need for your services, insurance and/or financial products.
- Illuminates professional distinctiveness in a market lacking noteworthy differentiation.

 $CAP^{\mbox{\tiny M}}$ is user friendly, yet sophisticated software that provides all the information YOU need with minimal user input. $CAP^{\mbox{\tiny M}}$ contains all the data needed for results ranging from simple to highly customized. Anyone can use $CAP^{\mbox{\tiny M}}$ with ease, and you can tailor your assumptions to be as detailed as you like.

Each CAP™ program permits you to view, right from your laptop or PC screen, easy-to-understand results, graphs, and reports for every client. These reports can be conveniently saved and emailed, faxed, printed, sent to your clients, or used as an

Financial Intelligence for Care Planningsm

on-the-spot visual aid. Demonstrate these appealing visuals in seminars and group settings for an attention grabbing, professional presentation.

Is there more?

Yes...! CAP™ allows you, your prospects and clients to view CareOptions OnLine™ (COOL™) introductory videos regarding the resources for wellness, short or long term disability, long-term care, eldercare, accident, illness, and caregiving - for individuals, families, and even employers. COOL™ is a subscriber-based, user-friendly, consumer driven wellness and care planning tool. COOL™ intuitively provides education, information and resources for care planning and wellness throughout one's life. COOL™ provides over a million care resources and an intuitive map to easily navigate many difficult and costly tasks, as well as everyday concerns.

CAP™ includes professional use access to COOL™ and your own co-branded COOL™ site. You can use this special access for reference, presentations and as a client support tool. You can also bulk-purchase COOL Key Codes for your prospects and clients. Not only will you be offering a helpful, valuable tool to your prospects and clients, but you will create unique marketing exposure for yourself.

COOL™ offers a multitude of resources, such as:

- Creating Living Wills, Advance Directives and Health Care Power of Attorney with our interactive state specific forms.
- Finding special services to assist with a short or long term disability.

- A complete Wellness component with education, interactive assessments, provider check-lists and caregiver resources, even pet-care.
- Developing care plans for the entire family and learning how to finance that care, as well as an emergency Care-Alert™ contact system for your family and pets.
- Locating medical facilities, physicians and other care providers throughout the country, including Assisted Living, Nursing Home, Home Health Care, Adult Day Care, Homemaker Services and Rehabilitation Providers.
- Our exclusive Range of Comparative Quality[™] (RCQ[™]) rating system for many care providers.
- Learning about specific medical conditions and treatment options with our up-to-date
 Medical and Rx knowledgebase, and a library featuring exclusive care related articles
- And much more...



NavGate® Technologies: The Organization Behind CAP™

CAP™ is brought to you by NavGate®
Technologies, a division of CareQuest, Inc.
NavGate (www.NavGate.com) designs and develops analytic software, web-based and cloud applications for wellness, healthcare, and care-planning initiatives – for employers, professionals and consumers. Headquartered in Madison, Wisconsin, NavGate, CareQuest, and its principals, have provided care-planning data, services and educational programs since 1985.

NavGate is the national leader in providing these unique, smart-technologies for wellness, healthcare, and care-planning initiatives. Our programs provide proactive planning resources, education, and solutions concerning:

- Short & Long Term Disability
- Accident
- Illness
- Long-Term Care
- Rehabilitation
- ElderCare
- Caregiving Issues

NavGate's award-winning system is CareOptions OnLine™ (COOL™) a subscriber-based, consumer-driven wellness and care planning system. It's a full suite of extremely powerful tools and applications. COOL™ assists adults of all ages, their families and caregivers with proactive planning and real care solutions.

Unlike most others, our programs and services are completely unbiased:

- NO advertisers and
- NO fees for providers to be listed!

With the success of our newest technology, CareOptions Analytics™ Program (CAP™) insurance, financial, consulting, and social service professionals now have compelling ways to demonstrate care planning and financial solutions, and guide their clients in ways that are personalized, meaningful, and create urgency to take action.

