



A GUIDE TO IDENTIFYING CLIENTS FOR  
**LONG-TERM CARE**

An opportunity finder for clients  
in different stages of life

[ASHBROKERAGE.COM](https://ashbrokerage.com)





## CLIENTS IN THEIR 40s

### THE EARLIER, THE BETTER

You may scoff at the idea of discussing long-term care with someone who's seemingly years away from needing it. That's a big mistake. By planning "early" for long-term care, your clients can potentially save a ton of money – underwriting could be much easier, too. Plus, you'll cement your relationship by looking out for their best interests and taking a load of worry off their shoulders.

### MINDSET

A 40-something who's likely to consider long-term care insurance has likely directly or indirectly experienced a care event. They've had a parent or grandparent who needed extended health care, and they may have even been a caregiver. They've seen the impact – good or bad – of having a plan in place.

### FINANCIAL STATE

At this stage, your most likely candidates are high-income earners. They're likely white collar workers – attorneys, doctors, executives, etc. – who can designate income to fund a solution. They typically:

- Are dedicated planners who are set with their investments and retirement plans
- Appreciate insurance products and the need to address future risk
- Have existing life insurance policies, potentially with high cash values

### HEALTH

At this stage, the most common client concern is, "I'm young and healthy. I don't need to worry about it yet." However, that's exactly why now is the right time to buy. Policies will be more affordable.

Remind clients that two things are certain:

1. The longer they wait, the more they'll pay for coverage
2. Their health will change as they age – usually not for the better

### APPROACH

At this stage, it's more likely a client will approach you before you approach them. They've likely had an experience with a relative and want to address the issue head on. No matter who approaches whom, be sure to start by discussing their needs. Never start by pitching products. The application process may be smoother with younger, healthier clients, but you still want a thorough, methodical approach.

#### Most Likely to Buy

High income earner helping their parents or grandparents for "emergencies"

Directly or indirectly experienced a care event financially

Dedicated planner with appreciation for addressing future risk



## CLIENTS IN THEIR 50s

### YOUR MOST LIKELY BUYERS

This is the sweet spot. You don't want to miss this window of opportunity. Clients in their mid-50s are the most likely to purchase long-term care insurance because they are:

- Still relatively young and healthy
- Likely helping their own parents or grandparents with health issues
- Focused on protecting their retirement funds

### MINDSET

At this point, it's extremely likely the client has somehow helped their own family members with an extended health care event. They've had to be caregivers or decision-makers. And, more importantly, they don't want to their own children to carry that burden.

### FINANCIAL STATE

Your most likely candidates have substantial assets that they don't want risk losing. They don't necessarily earn a high income, but they've done a great job saving and planning. They're still accumulating assets, but they're getting closer to distribution and have a solid picture of how their retirement will look.

At this stage, they are likely to:

- Be empty nesters whose children are now financially independent
- Have paid off their mortgage
- Have less of a need for their permanent life insurance policies

### HEALTH

Clients in their 50s could still be relatively healthy, so there's a decent chance underwriting will be smooth. Pre-screening tools, like LTC PreView, start to play an important role in setting expectations – especially if you think health issues could be a concern.

### APPROACH

If you're going to be proactive, now is the time. Remember, this won't be a single-appointment close. Start by establishing their need to have a plan in place. If you've been actively planning with these clients, they'll appreciate the same strategic approach.

#### Most Likely to Buy

Caregivers or decision-makers helping their parents or grandparents for "emergencies"

Have children who no longer depend on them financially

Have saved substantial assets for retirement



## CLIENTS AGE 60 AND UP

### YOU CAN'T WAIT ANY LONGER

Health care, including long-term care, is a regular topic of conversation for people in their 60s. Even if they haven't talked about it with you, chances are they've talked about it with their friends and family. But they don't need talk – they need action. You may have helped them create the best retirement plan in the world, but if you don't protect against long-term care, that plan could be useless.

### MINDSET

Whether they're approaching retirement or already retired, these clients are most worried about protecting their assets. Their two biggest priorities:

1. Making sure they don't run out of money later in life
2. Leaving something behind for their children or grandchildren

### FINANCIAL STATE

Your most likely buyers have substantial assets – enough that you're not “invading” their retirement income by designating a portion to long-term care. They're also likely to have idle assets – think CDs, annuities or old cash-value life insurance contracts – that they're holding on to for an “emergency.” That emergency is usually long-term care.

### HEALTH

At this point, yes, the client's health could be a hurdle to obtaining coverage. If you have a 60-something client who isn't on medication for cholesterol or high blood pressure, it's unusual. But don't let that deter you – that's why you have Ash Brokerage. Our LTC PreView tool will be especially useful to gather all your client's information so our underwriters can help you find the right options.

### APPROACH

If a client is already facing an extended care need, it's too late. Be proactive. At this stage, it's easy to start the conversation because the topic is already front-of-mind. You just have to make the first move.

#### Most Likely to Buy

Retirees with substantial assets, including idle assets for “emergencies”

Want to ensure they don't outlive savings

Want to have something to pass on as legacy



## HIGH-NET-WORTH CLIENTS

### MORE MONEY, SAME RISK

All the money in the world can't buy good health. Your wealthiest clients have the same likelihood of needing extended health care as everyone else – and they're not oblivious to this fact. Don't rule out these clients because you mistakenly think they can – or will want to – self-insure for long-term care.

### MINDSET

In general, high-net-worth individuals are actively engaged in their financial planning. They appreciate the idea of leveraging their assets, and by nature, appreciate the protection of insurance. They're also concerned about legacy. They want to protect what they have to pass it on to children or charity.

### FINANCIAL STATE

There's no set definition of high net worth. In this case, however, we're taking about clients with at least \$2 million in investible assets. Long-term care insurance is attractive to them for three main reasons:

1. They can leverage their assets – many will say, "Why spend my money when I can spend the insurance company's money?"
2. They appreciate the smaller, intangible benefits many carriers offer, such as care coordination and concierge claims services
3. They can protect their remaining assets and ensure they fulfill their legacy plans

### HEALTH

When a client has the ability to pay higher premiums, medical underwriting may not be as big as a concern. You'll still want to ensure you set proper expectations throughout the process and work with your Ash LTC team to find the right solution.

### APPROACH

Even the richest clients don't want to start a conversation by talking about money. First, establish their need to have a plan. But don't just address their risk of needing care. Address their risk of losing what they have to pass on to the next generation.

#### Most Likely to Buy

Actively engaged  
HNW clients

Want to protect legacy  
for children or charity

Appreciate the idea  
of leveraging assets



## BUSINESS OWNER CLIENTS

### OVERAGE HAS ITS BENEFITS

Long-term care insurance isn't just for individuals or couples. Group benefits plans can:

- Make long-term care insurance accessible to business owners, their employees and even their family members
- Give the business owner unique tax advantages
- Potentially offer discounted rates and simplified underwriting

### MINDSET

In a small business, employees feel like family. Owners have deep concern for their team – especially employees who are key to their success. They want to ensure their people are well taken care of, both out of personal concern, and out of a desire to retain and reward top talent.

### FINANCIAL STATE

Your most likely candidates are owners of small businesses with positive, excess cash flow. They should have already created a business succession plan. They are high income earners, and they are likely to have their own idle assets set aside for emergencies. Like many business owners, they're probably looking for tax deductions.

### HEALTH

When offered as an employee benefit, group long-term care policies typically follow simplified underwriting standards. This makes coverage possible for more people – even employees' family members.

### APPROACH

Business owners may not care about protecting themselves as much as they care about protecting their employees. Talk to them about what it would mean to offer a benefit that protects their employees' future. While there are several distinct options for businesses, don't start by explaining the solutions. Start as you would with any other client: By establishing need.

#### Most Likely to Buy

Owner of small business with positive, excess cash flow

Cares about employees; treats them like family

Appreciates potential tax advantages

# JUST ASK

Longevity planning is complex, and it can be intimidating – for advisors and clients alike. Which is why some advisors avoid talking about long-term care insurance altogether. But, when used as a part of a holistic financial plan, it can offer real benefits to both.

So, take another look. With Ash Brokerage as your partner, you don't need to navigate long-term care planning alone. We bring answers. We provide clarity on a confusing topic. We make it simple.

Got a question on LTC? Need an expert? Need someone who is looking out for your clients and your business?

**Just Ask.**

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**LONG-TERM CARE.  
MADE SIMPLE.**

JUST  
ASK

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## ASH ANSWERS

Life comes with questions. We bring answers. Life insurance, retirement income, longevity planning, disability insurance – no matter the need, we provide the tools and, more importantly, the people financial professionals need to get the job done. And done right.

Most brokerages show up with a product and a payout. We show up with solutions, turning obstacles into opportunities. Any partner can process quotes and applications – we help you anticipate challenges, discover new opportunities, innovate and grow.

Trust is your business, and trust is our business. It's what we do. We do it because we care – deeply – about your business, your clients, your future.

Privately owned for more than 45 years, we always strive to do what's best, what's right. And, we put your clients' needs before our own, giving you more than expected – Every. Single. Time.

Whatever the question, whatever the need. Ash Answers.