

# Life + Long-Term Care Insurance

## Eight Hybrid LTCI Trends & Creative Sales Ideas



- 1 Hybrid Life LTC (Long-Term Care) plans offer guaranteed premiums, and premium payment periods ranging from single premium, limited premium (10-pay) to lifetime pay premiums.
- 2 LTC benefits are **not taxable** when used for long-term care services at home, assisted living, or nursing home care.
- 3 The LTC premium portion of these products can be **deductible as a business expense** or health savings account (HSA) funds can be used to pay LTC premiums.
- 4 Applicants can fund a product through **1035 exchanges** from existing life policies.
- 5 Products are designed to maximize the long-term care benefit through **extension of benefit riders** – benefits can last from two years of care to a lifetime of care.
- 6 **Inflation protection**, such as a 3% compound rider, can dramatically increase the LTC benefit over time while keeping the life insurance benefit level.
- 7 Some plans include **cash benefits** for maximum flexibility in benefit payments.
- 8 A couple buying together can often get **discounts on coverage**.

### Hybrid Life / LTC Product Portfolio

- Nationwide CareMatters
- Pacific Life Premier Care
- OneAmerica AssetCare
- Lincoln MoneyGuard
- Securian SecureCare

**For assistance with carrier illustrations, product support, application assistance, and marketing ideas, contact us at 877.949.4582 or LTCIPartners.com.**