

# LTCI Planning Made Easy

**J.MANNING**  
& ASSOCIATES



## Steven M. Cain, CLTC

Principal | National Sales Leader  
LTCI Partners

Steve Cain is a Principal and National Sales Leader for LTCI Partners, one of the nation's largest Long-Term Care Insurance (LTCI) wholesalers. In that capacity, Steve is responsible for increasing the firm's sales revenue – from the development of existing client relationships to acquisition of new institutional accounts.

Steve brings more than 15 years of experience in the insurance brokerage market, most recently as Senior Vice President and National Sales Leader for Long-Term Care at Marsh Private Client Services, a division of Marsh USA, Inc. Steve helped build Marsh into a leading wholesale and retail distributor of LTC Insurance, working with banks, independent broker-dealers, wirehouses and employee / executive benefit brokers.

Prior to joining Marsh, Steve worked at LifeCare Assurance Company, a third party administrator (TPA) that specializes within the LTC Insurance industry. While at LifeCare, Steve was on a team that introduced several LTC Insurance products (Allianz Life, Fortis, Lincoln Benefit Life, MassMutual, etc.) products into the brokerage distribution channel. With experience that ranges from the home office to retail sales, to the brokerage market, Steve has gained valuable insight on all aspects of the industry, from sales and marketing, underwriting, policy administration, and claims.

Steve is passionate about enhancing awareness of the LTC Insurance industry, having authored numerous articles in such publications as Financial Planning Magazine and National Underwriter. Steve is a certified continuing education instructor for insurance and accounting professionals and he regularly addresses industry groups such as state bar associations, the American Association for Long-Term Care Insurance (AALTCI), the Association for Advanced Life Underwriting (AALU), the Society of Actuaries (SOA), the National Association of Health Underwriters (NAHU), the Million Dollar Round Table (MDRT), and the National Association of Insurance and Financial Advisors (NAIFA).

Steve is a graduate of the University of California at Santa Barbara. After graduation, he had a brief career in professional baseball, pitching in the farm systems of three professional teams. Steve is married with two young daughters and resides in Los Angeles, CA.

POWERED BY  **LTCI**  
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