



# Linked Benefit: Laying Out Your Best Case

You can easily calm concerns and focus on the upside with a Linked Benefit solution.

## The Old Story

“You should have long-term care insurance to cover your costs if you ever need nursing home care.”

## The New Story

“I have a smart way for you to protect your assets, whether you need extended care or not.”

## The Barrier...

## ...and how you overcome it

*I think we have enough money to handle extended care on our own.*



Today, the median cost of a private room in a nursing home is around \$100,000 a year. Experts predict that the cost of an average-length stay in a nursing home will soon exceed \$800,000. How would that affect your retirement plans or the financial security of your spouse? Are you comfortable with drawing down the assets you've set aside for your legacy? My advice is to protect your assets from being drained by costly care.

*My mother had an LTC policy and passed away before it paid a penny.*



Linked Benefit lets you avoid that. In your mother's case, her beneficiaries would have received a death benefit equal to 100% of her premiums.

*I've heard that insurers keep jacking up premiums for LTC coverage.*



That won't happen to you with Linked Benefit. The premiums that you agree to with the carrier will be 100% guaranteed. The insurer cannot and will not increase them.

*But I'd want to get the care I need at home if at all possible.*



That's another reason I want you to look at a Linked Benefit policy. It can cover a home health aide that can currently cost around \$50,000 a year or more. If you never set foot in a "nursing home," this plan can still cover extended care costs.

*My kids or other family members would take care of me.*



I'm sure they'd want to, and they still can. But that comes at a cost too. 75% of family-member caregivers forfeit income to handle the tasks that often take 20 hours a week or more. You should also consider that their jobs, their geographic location, and their own age and health are some of the reasons they may not be able to help provide care – no matter how much they want to.

*I'd rather rely on Medicare or Medicaid.*



Medicaid requires that all of your other financial resources be used up before you can qualify and even then, it applies almost exclusively to skilled nursing facilities. Medicare is medical insurance and requires you to meet very strict criteria to cover care for a maximum of 100 days in a skilled nursing facility. It doesn't provide any help if you want to stay home.

*What if I change my mind and decide to cancel?*



Many of the plans I might recommend have money back guarantees that allow you to recover 100% of paid premiums if you haven't made any claims.

*I'm healthy and I expect to stay that way.*



Good! That's one reason I'm not recommending old-school long-term care insurance. It only pays off if you need care. I'm more optimistic than that. The Linked Benefit idea I have for you has a life insurance component that guarantees your named beneficiary will get at least everything you put into the contract back at death.

*I'm not comfortable talking about long-term care.*



I understand. It's not a fun topic, and we don't have to spend time imagining why you might need extended care. I want you to focus on the potential financial impact it could have...and how we can avoid that risk.

## Our goal is to help you turn a tough topic into an easy sale.

- ✓ You can count on our in-house specialists, dedicated sales team and case managers to assist with every step of the selling process from case design and client consultation to underwriting and ultimately closing the sale.
- ✓ We'll evaluate products and coordinate with you, your clients, and our carrier partners to engineer personalized solutions.
- ✓ In consultation with you, we'll tailor a Linked Benefit solution to match any client's specific needs and financial situation.
- ✓ Our team of on-staff underwriters and case managers will quarterback the client screening, application, and underwriting process.
- ✓ On request, we'll be happy to speak with you and your clients over the phone or in person.
- ✓ If you'd like to offer a client seminar, we can help with that too.

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