



**LONG-TERM CARE OPPORTUNITIES**

Of the many financial instruments that comprise a client’s portfolio, **Life and Long-Term Care Insurance tend to be the least monitored**. Financial experts realize that performing periodic insurance reviews is a financially sound practice that ensures that a client’s Insurance Portfolio continues to **meet evolving needs while keeping pace with ever-changing market conditions**.

According to 2019 LIMRA research, **84% of Americans surveyed identified Long-Term Care as their top financial planning concern**. Additionally, today’s Seniors are aware more than ever of the **importance of Home Care Benefits** when reviewing their current LTC coverage or considering new coverage.

LTC riders and Hybrid LTC policies continue to gain market momentum due to guaranteed rates and the flexibility to get premium dollars refunded in case of death or change of heart. The case study below shows how we can **maximize LTC with Homecare Benefits and continue to meet Life Insurance needs** while using the same (or less) premium.

**Consider the following policy review for a 57-year-old female:**

<b>Current Life Policy:</b>			
Death benefit:	<b>\$1,002,871</b>	Monthly LTC benefit:	<b>\$0</b>
Total LTC coverage:	<b>\$0</b>	Cash value:	<b>\$315,679</b>
Annual premium to age 62:	<b>\$20,000</b>		

For the same or less money, she can move her existing cash value into a new Nationwide IUL Protector II policy with the Long-term Care Rider II. She then has the option to:

<b>Pay no additional premiums</b>		<b>Pay half of current premiums</b>		<b>Keep premium the same</b>	
Death benefit:	\$1,203,850	Death benefit:	\$1,420,460	Death benefit:	\$1,665,870
Annual premium:	\$0	Annual premium:	\$10,000	Annual premium:	\$20,000
Total LTC coverage:	\$1,203,850	Total LTC coverage:	\$1,420,460	Total LTC coverage:	\$1,500,000
Monthly LTC benefit:	\$22,800	Monthly LTC benefit:	\$22,800	Monthly LTC benefit:	\$22,800

We encourage you to review your clients’ Life Insurance Portfolio and identify clients who have a need for Long-term Care protection. We also encourage you to review older Stand-Alone LTC policies to identify if they have a Home Care benefit and if premium increases have become prohibitive.

**Utilizing your clients’ 1035 funds to access life insurance with a long-term care rider is often the most cost-efficient way to ensure your clients’ life insurance and long-term care protection is in line with their financial and personal objectives.**

**RELATIONSHIPS FIRST**