



PREMIER

BROKERAGE SERVICES

A Gallagher Company

HOW TO START THE LTC CONVERSATION

Advisors sometimes make the mistake of showing only one type of policy solution to a couple, then wonder why they only get one party (or neither) to purchase LTC coverage. As it turns out, 79% of people buying LTC policies are married, therefore both should participate in the LTC discussion. Knowing the drivers for women and men may guide your LTC solution.

Women generally drive the LTC discussion

- Concerned about being cared for at home in the event of a chronic illness
- More likely interested in benefits and features and how the LTC care needs could impact other family members
- Have her speak her concerns first
- Choose products based on her needs and concerns

Men are likely to be more interested in Returns

- LTC often secondary – worries that a policy is waste of money
- Men may find more value in LTC tied to life insurance
- Linked-Benefit LTC (some interest in LTC)
- LTC with protection of premium
- Life insurance with LTC Rider (little interest in LTC)
- Good leverage with rate of return (IRR)
- Position as conservative asset in portfolio

Premier Brokerage has an array of LTC products to meet your client's needs.

RELATIONSHIPS FIRST

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