



PREMIER

BROKERAGE SERVICES

A Gallagher Company

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 periodic insurance reviews are a financially sound practice that ensure 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 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 goal is to **maximize LTC with Homecare Benefits** while **continuing to meet Life Insurance needs** using the same (or less) premium.

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

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

For the same or less money, she can move her existing cash value into a new Nationwide GUL policy with a Long-Term Care Rider. In addition, the policy includes a Return of Premium Rider that allows the client to receive 100% of her premium back if she decides she no longer needs the coverage and terminates the policy.

Pay no additional premiums	Pay half of current premiums	Keep premium the same
Death benefit: \$ 1,103,000	Death benefit: \$ 1,220,000	Death benefit: \$ 1,465,000
Annual premium: \$ 0	Annual premium: \$ 10,000	Annual premium: \$ 20,000
Total LTC coverage: \$ 750,000	Total LTC coverage: \$ 750,000	Total LTC coverage: \$ 750,000
Monthly LTC benefit: \$ 15,000	Monthly LTC benefit: \$ 15,000	Monthly LTC benefit: \$ 15,000

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

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