

10 Long-Term Care Assumptions



- 1 Clients assume they will live a long life.
- 2 As they live a long life and grow old, they will become frail or sick requiring custodial care.
- 3 Client has a retirement plan to protect; without a “plan” to protect client’s retirement, all funds/assets are available for long-term care expenses.
- 4 Client agrees that the most efficient/effective manner (means) to protect retirement plans (life-style) is to leverage dollars through insurance.
- 5 Certain tax advantages may be available to individuals and/or business owners.
- 6 Some underwriting advantages may exist for pre-approved groups and all policy forms are underwritten for life (mortality) and/or health (morbidity).
- 7 Agent/producer has completed required CE course for proper certifications to offer/sell insurance.
- 8 Agent/producer is properly pre-appointed, where required, or will be appointed upon submission of contracting.
- 9 We are informed as to the agent/producer’s various CE requirements by state and/or carrier to solicit unique LTCi/Critical Illness/Partnership policies.
- 10 We are informed as to the agent/producer’s various commissions based on policy type and/or state regulations. Some states do not offer the same first year commissions and several have unique renewals as regulated by their Department of Insurance (DOI).



Contact us at 800.279.0751, to learn more about why we’re the place to put your LTC business.

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