

Long-Term Care Protection Solutions Using Hybrid/Linked Products

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- **What is a Hybrid/Linked Product?**
 - This product type provides for significant Long-Term Care benefits using a Life Insurance “chassis”, but with a minimum death benefit, and offers guaranteed premiums and design flexibility.

- **Who are the Market Leaders in the Linked Product Category?**
 - **Lincoln Financial; Money Guard**
 - 0-Day Elimination Period
 - 1 to 10 pay options, as well as a pay to age 65
 - Monthly mode available
 - Extensive client resources (Concierge Team, etc., to assist the family)
 - **Nationwide; Care Matters**
 - Indemnity-based benefits
 - Ability to recover elimination period costs
 - Pay for life option available, which significantly lowers cost
 - Higher residual death benefit
 - **One America; Asset Care**
 - Lifetime benefit option
 - Joint policy option
 - Flexibility to use qualified money
 - Also offer an annuity with LTC benefits
 - **Securian; Secure Care**
 - Indemnity based benefits
 - Reduced paid up options
 - Return of premium feature

- **What's next?**
 - Since the unknown of health care costs is one of the biggest risks we all face in retirement, we believe that all of your clients need to have a plan in place for potential long-term care costs in retirement.
 - The “best” solution will depend on a number of factors, including desired benefits, design flexibility, inflation features, as well as client profile and budget.

Our Case Design Team is well versed in the Linked/Hybrid options as well other LTC solutions, and are able to quickly assist in addressing your client's needs. We can help with product, proposal and underwriting support, as well as assist with a client meeting if desired.