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Hybrid LTC

ADVISOR GUIDE

The Modern Guide to Long-Term Care

FRUPD062426

What's
INSIDE

This guide is designed for advisors to help clients understand, evaluate, and implement hybrid long-term care (LTC) solutions.

It includes conversation scripts, cost estimators, comparison charts & step-by-step guidance.

Use this guide as a way to make approaching clients with long-term care solutions even easier!

LTC Planning Framework

Conversation Starters

1. Setting the Stage

- “What does peace of mind in retirement look like for you?”
- “Have you ever had a family member or friend go through a long-term care situation? How did it impact their family?”
- “When you think about aging, what’s most important to you — staying at home, protecting your family, or preserving your savings?”

2. Health & Family History

- “Do you have a family history of needing care later in life, such as Alzheimer’s, stroke, or other chronic illnesses?”
- “Have you considered how your current health and lifestyle might affect your long-term care needs?”
- “Would you want your family members to be hands-on caregivers, or would you prefer they focus on coordinating professional care?”

3. Financial Preparedness

- “How do you see yourself covering the potential costs of care — using savings, insurance, or a combination?”
- “If you had to pay $6,000–$10,000 a month for care, what impact would that have on your retirement income?”
- “Would you prefer to reposition existing assets into a plan that guarantees benefits whether you use care or not?”

4. Care Preferences

- “If you needed care, would you want to receive it at home, in an assisted living facility, or whichever option is best at the time?”
- “How important is flexibility in choosing your care provider?”
- “Do you want to make sure your spouse/partner has financial protection if you need care first?”

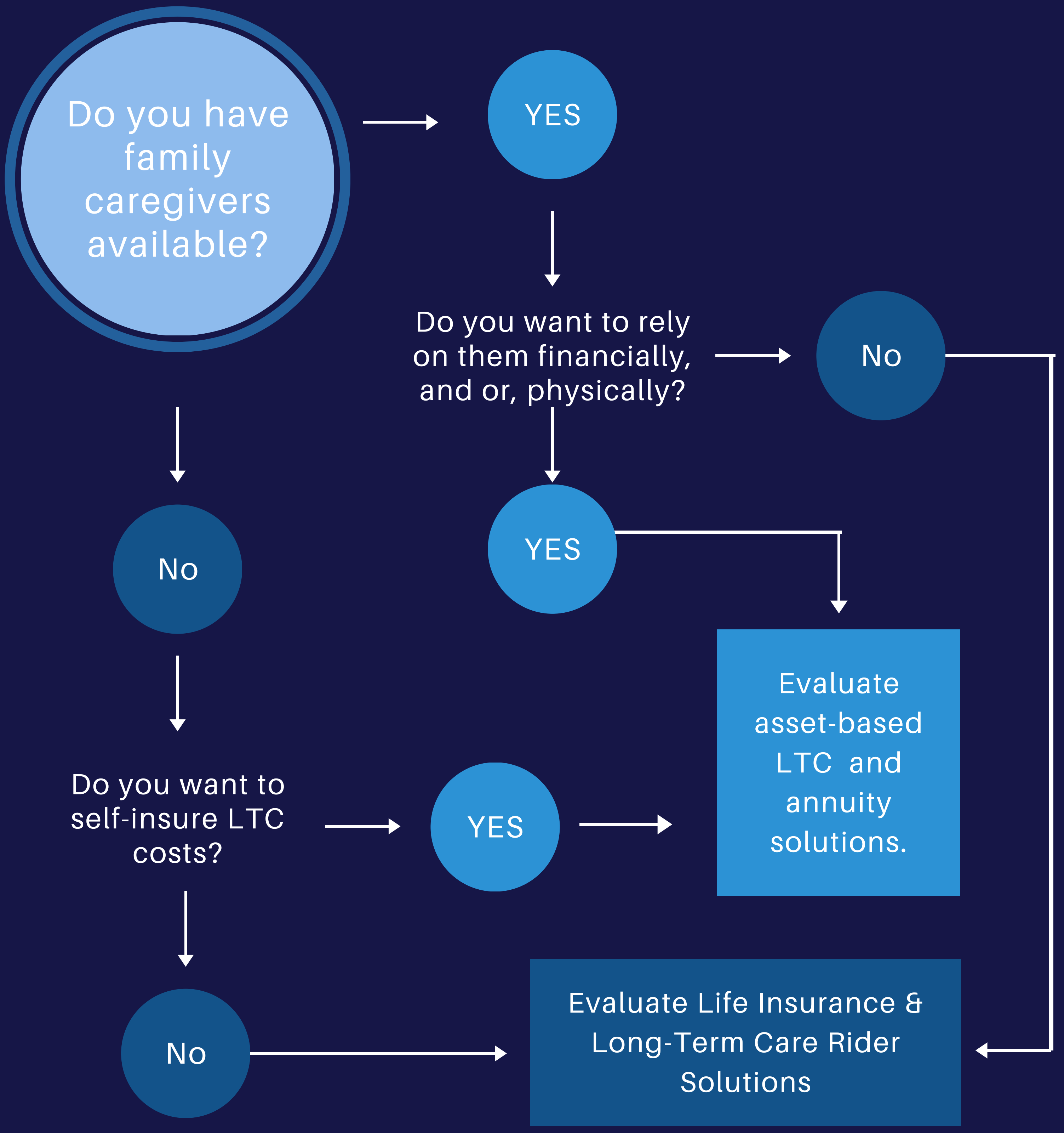
5. Values & Legacy

- “Is it important to you to leave a financial legacy to your children or grandchildren, even if you need long-term care?”
- “Would you feel more comfortable knowing that either your care is covered, or your heirs receive a benefit?”
- “How do you want to balance protecting your independence, your dignity, and your family’s financial future?”

6. Decision Framing

- “If you could design a plan that ensures you’re covered whether you need care or not, would you want to see how that works?”
- “Would you like to review how hybrid solutions can protect both your care needs and your family’s inheritance?”
- “Do you feel more comfortable paying ongoing premiums, or repositioning a lump sum into a plan that multiplies your benefits?”

DECISION
FLOWCHART



Hybrid LTC
PROTECTION & FLEXIBILITY

WHAT IT IS

- Combines life insurance with long-term care benefits
- Provides tax-free funds for care if needed
- Guarantees a death benefit if care isn't used.
- Premiums are locked in - no surprises.

THE HYBRID ADVANTAGE

Dual Protection

Flexible Coverage

Locked-In Premiums

Legacy Planning

Return of Premium

WHO IS IT FOR?

50+

- Those who don't want "wasted" LTC premiums
- People who want to protect retirement savings
- Anyone planning for both care and legacy
- Ideal age: 50-70 years old

70%

OF PEOPLE 65+ WILL NEED LONG-TERM CARE

$54-108K

AVERAGE ANNUAL COST OF LTC

Traditional LTC: "use it or lose it"
Hybrid LTC: "you win either way"

Plan ahead.
Protect your future.
Leave a legacy.

TALK TO YOUR ADVISOR TODAY ABOUT LTC!

Cost & Coverage **Estimator**

Use this worksheet to estimate client-specific long-term care needs and fudning requirements.

ESTIMATE CURRENT & PROJECTED CARE COSTS

TYPE OF CARE	Current Annual Cost	Inflation Rate (%)	Projected Annual Cost (20 yrs)
Home Care (per year)	$________	$________	$________
Assisted Living (per year)	$________	$________	$________
Nursing Facility (per year)	$________	$________	$________

CHOOSE COVERAGE DURATION:

☐ 2 Years ☐ 3 Years ☐ 5 Years ☐ Lifetime

DETERMINE DAILY/MONTHLY BENEFIT:

Coverage Type	Benefit Amount	Notes
Daily Benefit	$________	Typical range $150-300 per day
Monthly Benefit	$________	Calculated as daily x 30

APPLY INFLATION PROTECTION

☐ None ☐ 3% Compound ☐ 5% Compound ☐ Other:____

CALCULATE TOTAL BENEFIT POOL

FORMULA

Monthly Benefit x Coverage Duration x 12 Months
= Total Benefit Pool

CLIENT'S ESTIMATED POOL:

$____________________

Implementation **Guide**

& Advisor Checklist

STEP-BY-STEP PROCESS

1. Conduct client fact-finder & health questionnaire
2. Narrow options to 2-3 solutions
3. Provide side-by-side illustrations
4. Review funding options
5. Submit application & underwriting
6. Delivery policy
7. Review benefits annually

ADVISOR CHECKLIST

- [ ] Fact-finder completed
- [ ] Product illustrations prepared
- [ ] Application submitted
- [ ] Disclosures provided
- [ ] Annual review scheduled

Client Fact-Finder **Worksheet**

Client Name: ______________________________

Age: ________ Gender: ______________ Marital Status: __________

Health History & Concerns:

____

Family Caregiver Availability: ______________________

Current Financial Assets: ______________________

Retirement Income Sources: ______________________

Preferred Care Setting:

☐ Home ☐ Assisted Living ☐ Nursing Facility

WE'RE HERE TO HELP!

We know that long-term care planning can feel complex, both for clients and for advisors guiding them through the process. That's why we're here to support you every step of the way — from case design and carrier selection to underwriting support, product illustrations, and policy placement. Our team is dedicated to helping you protect your clients' futures while growing your practice with confidence. Whether you're just starting the conversation or finalizing a plan, we are your trusted partner in delivering smart, effective hybrid long-term care solutions.

Contact Information :