



Guide to Designing your Long-Term Care Policy

Step 1: Choose Your Policy Type

Which of the four core solutions fits your situation best?

- ☐ **Traditional LTC** - Pure coverage. Lower cost, “use it or lose it.” Ideal for budget-focused buyers.
- ☐ **Hybrid (Life + LTC)** - Combines LTC benefits with a life insurance policy. Return of premium and/or death benefit. Ideal for people wanting guaranteed value.
- ☐ **Life Insurance + LTC Rider** - Permanent life policy with optional LTC rider (accelerates death benefit). Ideal for people already needing life insurance.
- ☐ **Annuity + LTC Rider** - Leverages non-qualified money to fund LTC. Multiplies dollars for care. Ideal for older individuals or self-funders.

Step 2: Set Your Monthly Benefit Amount

How much care would you want to afford monthly?

☐ \$3,000 ☐ \$4,000 ☐ \$5,000 ☐ Other: _____

Would you want your benefit to grow over time with inflation protection?

☐ Yes – 3% compound ☐ Yes – 5% compound ☐ No inflation protection ☐ Not sure

Step 3: Choose Your Benefit Duration or Pool

How long would you want coverage to last?

☐ 2 years ☐ 3 years ☐ 5 years ☐ Lifetime ☐ I prefer a total pool of money: \$_____

Step 4: Understand Elimination Period

This is the “waiting period” before benefits begin.

☐ 90 calendar days ☐ 90 service days ☐ Waived for home care? ☐ Not sure



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Step 5: Decide on Additional Features

Would you like your policy to include the following?

- ☐ Return of Premium: ☐ Yes ☐ No ☐ Not Sure
- ☐ Death Benefit (if unused): ☐ Yes ☐ No ☐ Not Sure
- ☐ Shared Care with Spouse: ☐ Yes ☐ No ☐ Not Sure
- ☐ Waiver of Premium on Claim: ☐ Yes ☐ No ☐ Not Sure
- ☐ Restoration of Benefits: ☐ Yes ☐ No ☐ Not Sure
- ☐ Cash Indemnity Option: ☐ Yes ☐ No ☐ Not Sure
- ☐ Alternative Care Benefit: ☐ Yes ☐ No ☐ Not Sure

Step 6: Funding Your Policy

How do you prefer to pay for your coverage?

- ☐ Monthly or Annual Premium
- ☐ Single Lump Sum
- ☐ Use existing life insurance cash value (1035 exchange)
- ☐ Use RMDs or retirement income
- ☐ Not sure yet

Step 7: What's Most Important to You?

(Choose all that apply)

- ☐ Lowest overall cost
- ☐ Flexibility and ease of claim



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- ☐ Leaving a legacy if care isn't needed
- ☐ Protecting my spouse or children
- ☐ Peace of mind
- ☐ Avoiding government dependency (Medicaid)

[I want to request a custom proposal for myself / my spouse](#)

(Takes you to proposal request form)