



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)