Is Your Client the Right Fit for **Long-Term Care Insurance?**

Long-term care insurance isn't a solution for everyone, but for the right client, it can be a powerful way to protect assets, preserve independence, and reduce stress for loved ones. Use the criteria below to identify ideal LTCI candidates.

The Ideal Long-Term Care Insurance Candidate

Has a fair amount of assets to protect
Especially clients who want to safeguard retirement savings rather than spend them on care

Doesn't want (or can't afford) to use savings or retirement income for long-term care
Paying privately for care can quickly derail even well-funded retirement plans.

Is concerned about preserving assets for a spouse or heirs
LTCI can help prevent one care event from impacting an entire family's financial future.

Has reason to believe they may need care someday
Family history or early health indicators may signal risk before a diagnosis that could limit insurability.

Wants control over how and where they receive care
Including the ability to receive care at home or choose preferred providers and settings

Prefers to spare family members from caregiving responsibilities
Planning ahead with LTCI can help reduce emotional and logistical burdens on loved ones.

Has the financial capacity to pay for coverage comfortably
Premiums should fit within the client's broader financial plan without strain.

Important Guidelines to Keep in Mind

Finances
While every case is unique, many ideal LTCI candidates have at least $100,000 in assets, not including their primary residence, and have an annual income of $50,000 or more.

Age & Timing
LTCI coverage may be available for applicants up to age 89. However, younger and healthier clients have more options and more affordable premiums. Most individuals purchase LTCI in their 50s and 60s, when planning flexibility is highest

Need help identifying the right LTCI candidates or reviewing coverage options?
Schedule a call with us to learn more.

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