



Long-Term Care One-Pager

Use this to start the care conversation before the client jumps to policy pricing.

■ Advisor Talking Points

- Long-term care is a family decision before it is an insurance decision.
- Start with where care would happen, who would coordinate it, and which assets would be used.
- Traditional LTC can provide strong care benefits but may come with premium uncertainty.
- Hybrid policies can reduce the use-it-or-lose-it objection, but the benefit tradeoff needs to be clear.
- Self-insuring is a strategy only when the plan shows how the spouse, portfolio, and family roles hold up.

■ Mistakes to Avoid

- Starting with premium before deciding what family risk should be transferred.
- Assuming a spouse or adult child can provide care without cost or strain.
- Calling it self-insuring when no assets, liquidity, or spouse-protection plan has been named.

■ When to Refer

- Refer when the client is comparing traditional LTC, hybrid coverage, or self-insuring.
- Refer when a spouse would be financially exposed by a care event.
- Refer when legacy goals, taxable assets, or family caregiving assumptions need a practical insurance review.

How Aligned Path Helps

Bring us in when the client is ready to compare traditional LTC, hybrid coverage, or self-insuring without turning the conversation into fear-based sales.

