

# “What Happens To My Unused LTC Premiums, If I Never File A Claim?...”

SALES CORNER, CONCEPT NO. 1-2009

## A FEW WAYS TO EASE YOUR CLIENT'S MIND

- Offer a plan with a **return-of-premium at death** provision. This feature is available through several of the industry's most experienced LTC carriers, subject to state approval.
- A single strategy to meet two important needs is the **combination of life insurance and long-term care coverage**. These policies allow you to use all, some or none of your life insurance benefit to cover your cost of care, should the need arise.\* Whether you utilize a portion of the coverage for LTC benefits or not, there will still be at least a minimum death benefit available.

*\*Products available include John Hancock's LifeCare benefit & Lincoln National's MoneyGuard plan.*

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