

Stand-Alone Long-Term Care Insurance (LTCi) vs Combo (Hybrid) *Which is right for my client?*

Consider LTCi if:

wants more choices to tailor their LTC coverage



only interested in funding LTC need without death benefit



lifetime premiums more suitable for budget



greater inflation options



benefit from tax break (usually business owners or older or clients)



Consider Combo if:

want to fund using idle assets, including 1035 exchange opportunities



is concerned about losing benefits if no LTC is needed



worried about rate increases



wants to be able to pay the policy off in 10 years or less



willing to accept fewer policy design options to have a death benefit



Contact our LTCi Sales Team for more information.



Target Insurance Services, Inc.
Creating Successful Solutions

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