



LONG-TERM CARE INSURANCE OPTIONS

Traditional Products

Traditional long-term care coverage. These can work well for clients who are less liquid, but who have plenty of income and want to buy a stand-alone product but may not have a need for life insurance.

Linked Benefit Products

Life/long-term care combination products typically purchased with a single premium payment. The premium payment can come from money found by repositioning your client's stock portfolio or transferring money from your client's currently held CDs.

Hybrid Products with LTC or Chronic Illness Riders

Life insurance with long-term care riders. For clients who have no cash and no extra income, a life insurance policy with built-in living benefit riders can be the least expensive way to wrap in long-term care insurance into the planning process.

Traditional LTC

- Mutual of Omaha
- National Guardian Life
- Transamerica

LTC/CI Riders

- AIG
- American National
- AXA
- Brighthouse
- Global Atlantic
- John Hancock
- Lincoln National
- Mutual of Omaha
- National Life
- Nationwide
- New York Life
- North American
- Pacific Life*
- Principal
- Protective Life
- Prudential
- Securian
- Symetra
- Transamerica
- Zurich

Survivorship Options

United Benefit

- Lincoln National
- NY Life
- Nationwide
- One America
- Pacific Life*
- Securian

Joint Life Linked Benefit Products

- One America

**HighCap Financial only*

As this list is ever-evolving, be sure to contact your Highland Capital Brokerage office for possible updates. Not all products are available in all states. For producer use only. Not for use with clients. Revised 3/13/20 | HCBO0289



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