Having a plan for long-term care (LTC) can help protect against the emotional, physical and financial impacts of requiring extended care due to a cognitive impairment, chronic illness or as a result of an accident.

It’s up to you to become knowledgeable enough to start the conversation about the important role LTC plays in financial security.

Here are the 4-steps necessary to define and reach your ideal client and help ensure their financial security with a plan for long-term care.

STEP 1: PREPARE WITH TRAINING AND EDUCATION

Educate yourself with the required training below, or supplement with additional training opportunities to build your knowledge of LTC before you meet with clients.

- **ESSENTIALS TRAINING**: This required comprehensive overview and assessment to sell LTC includes an overview of the types of long-term care services available, product options and benefits, suitability, the application process and underwriting, government programs and more.

- **STATE SPECIFIC TRAINING REQUIREMENTS**: Most states require LTC producers to complete an initial one-time 8-hour LTC Partnership approved course as well as continuing education to maintain any LTC appointments. Consider earning your Certification for Long-Term Care (CLTC) as well.

- **LTC PRODUCT TRAINING PAGE**: Get links to the automated LTC Basics presentation and facilitator led course, The LTC Solution, which shows how to present the LTC need using the PPA and presenting LTC insurance using the QuietCare® brochure and sales illustrations.

- **QUICKHITS**: Receive the latest from Northwestern LTC in this monthly newsletter, including sales tips, competition news, operational best practices, sales and marketing resources and more! Contact your local LTC Specialist if you’re not currently receiving Quickhits.

- **QUIETCARE® BROCHURE**: The LTC QuietCare® brochure is not only an essential resource for your clients and potential clients, but also outlines specific information about QuietCare® policy provisions, optional benefits and industry ratings to help educate yourself on LTC.

- **PARTNER WITH A SPECIALIST**: Consult with your LTC Specialist, do joint work and leverage Financial Planning and Sales Support (FPSS) to gain better expertise and experience with selling LTC.
STEP 2: CREATE AWARENESS AND EDUCATE

Position yourself as an expert with clients and prospects, making you their go-to resource for long-term care planning. Below are videos, articles and interactive tools that you can promote by customizing your field website, using pre-approved emails and letters, and social media.

• EXPLAINER VIDEO: This two minute promotional video highlights the physical, emotional and financial toll providing long-term care can have and why it’s important to plan in advance for this type of care.

• LTC COST CALCULATOR*: Share the cost calculator with clients and prospects to help them understand potential financial impacts of a long-term care event.

• LTC COST OF CARE STUDY: Educate yourself on the most current LTC cost research, outlining average costs for home health care, nursing homes and assisted living across the country.

• THE IMPACT OF LONG-TERM CARE ON FAMILIES VIDEO: View six women’s stories about care giving for a loved one and the impact it’s had on their lives and their families.

• BASICS OF HEALTH CARE AND RETIREMENT FLYER: This Retirement Market piece explains the importance of understanding health care needs associated with living longer – from medical care to prescription drugs to long-term care.

• RISKS IN RETIREMENT: HEALTH CARE COSTS: This article addresses the disconnect in planning for health care costs in retirement.

• NORTHWESTERN MUTUALVOICE: Find LTC-related articles on this platform, which is a partnership between Northwestern Mutual and Forbes. Each article is supported with social media posts.
  - Who Will Pay for Mom’s or Dad’s Nursing Home Bill? Filial Support Laws and Long-Term Care: This article discusses filial support statutes that could leave a child responsible for a parent’s nursing home expenses.
  - The Economic Ripple of Alzheimer’s Disease: This article focuses on the impact Alzheimer’s disease can have on the worldwide business community.
  - Early Detection Key in the Search for Alzheimer’s Cure: There's no cure for Alzheimer's disease. With 10,000 Baby Boomers turning 65 every day, the clock is ticking to find potential treatments.

STEP 3: TARGET YOUR AUDIENCE

Remember, LTC conversations are appropriate for clients in all life stages. Use these tools to help target your audience.

• LTC HIGH OPPORTUNITY LOCATOR LIST: Utilize this locator list to identify clients within your book of business who best meet the characteristics of someone with the potential to purchase LTC.

• EXPLAINER VIDEO: Understand more about the physical, emotional and financial toll that providing long-term care can take and why it’s important to plan in advance for this type of care.

• LEARNABOUTLONGTERMCARE.COM: E-mail a link to clients and prospects to learn more about the basics of long-term care.

• REACH OUT USING PRE-APPROVED LETTERS AND EMAILS: Leverage pre-approved letters or emails to invite your clients to start the LTC discussion.

• SEMINAR: Conduct a seminar to help establish and strengthen relationships with clients and your community; Consider presenting the LTC “Take Charge of Your Future” seminar.

*Not available in all states.
STEP 4: FOLLOW THROUGH

Ongoing education and awareness are key elements to a client implementing a plan for a future long-term care event.

- **PRESENTING THE PLAN**: Life stage appropriate plans for clients in the Established Market, Pre-Retirement and Retirement Markets should include a LTC module as part of the Personal Planning Analysis (PPA).

- **LTC MARKETING MATERIALS**: Access a library of marketing materials approved for your use in your state.

- **RUNNING AN ILLUSTRATION**: Provide a customized LTC illustration to demonstrate how an LTC policy fits into your client’s overall financial plan and budget.

- **REINFORCE THE MESSAGE**: Consider utilizing client-approved reprints, the LTC explainer video or caregiving video as preparation and/or follow up to client meetings.

- **NEWS BRIEF**: Sign up your clients and prospects for this monthly e-newsletter, customized with your personal information. The e-newsletter highlights financial planning topics to create top-of-mind awareness with your clients.

START THE DISCUSSION

Consider asking your clients and prospects the following:

- What do you know about long-term care?
- Do you know anyone who has needed long-term care?
- If you or a loved one should need long-term care, what impact would that have on you or your family?
- Where would you or your loved ones want to receive care? How would you pay for it?

UNDERSTAND COMMON OBJECTIONS

- “What if I never need long-term care?”
- “LTC is too expensive.”
- “I can self-insure.”
- “The Government will pay for my long-term care.”
- “My children will take care of me.”

FOR FINANCIAL PLANNING AND SALES SUPPORT (FPSS): (877) 926-1500 (option 2, option 3)

FOR ASSISTANCE WITH MARKETING TOOLS, CONTACT THE MARKETING RESOURCE CENTER: (866) 692-9165

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