BEYOND THE NURSING HOME

Innovative Approaches to Long-Term Care Planning

Panelists – Insurance + AI + Care Delivery

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Long Term Care today without planning / why advisors delay

- **Uncomfortable conversation** is the #1 reason that most advisors delay the LTC planning conversation and it's not because it isn't important, but they find that it is an uncomfortable conversation of aging, health, money and mortality.
  Solution: Reframe client conversations to include LTC protection as part of the financial planning process as it will strengthen your client relationships and give them peace of mind.
  - If you needed care tomorrow, how would you like it handled? What percentage of your assets have you set aside for future care and let's explore all options

- **They feel their client can SELF INSURE**
  Solution: Helping advisors realize that just ONE care event can undo decades of disciplined investing and that PROTECTING Assets is as important as GROWING them. Talk with clients about funding future care, current cost of care and importance of protecting their portfolio.

- **They have memories of older products with rate increases**
  Solution: The modern advisor needs to be educated that today's LTC solutions are very different and provide premium guarantees, legacy planning, tax advantaged strategies for both individuals, businesses and much more.

What clients want in a Long-Term Care Product

- Plan upgrades to include LTC protection utilizing existing benefits within their portfolio such as IRA, inherited IRA funded plans, tax free annuity exchanges with no tax on gain & 1035 cash value exchanges all with tax free LTC benefits
- No rate increases & guaranteed premiums that are paid up at retirement or within a limited time
- Legacy planning to allow for benefits to pass to the estate tax free should care not be needed
- Cash indemnity benefit options for simplicity at claim time and guidance on inflation options

Case Study: 55 Single Female

Our predictions for Deborah

Her likelihood of needing LTC	Her care is expected to begin at
49%	**85**
U.S. Average at age 65: 56%[1]	years old

Case Study: 55 Single Female

Deborah's predicted care needs

Her length of care:	Her initial care needs:	Her later care needs:
4.1	17	39
years	hours/week	hours/week

Case Study: 55 Single Female

Deborah's estimated long-term care costs

Expand for detail

Cost of Care	+$331,973
Healthcare Inflation	+$1,693,780.57
Family Caregiving	-$55,545.88
Estimated total costs *without a funding plan	$1,970,207.7

Case Study: 55 Single Female

	Without Insurance	✓ Your Plan Total (with CareMatters II)
Funding Type	Self-funding (Brokerage)	Total (with CareMatters II)
Cost	$370,000.00	$315,000.00
LTC Payout	$1,984,202.46	$1,963,720.63
Non-LTC Payout	$0.00	$19,611.77
Total Payout	$1,984,202.46	$1,983,332.40
ROI	436.27%	529.63%
Added By	—	—
Actions	—	—

Case Study: Couple (53F, 55M)

Projected LTC Cost

$3,387,010.40

In today's dollars: $584,582.00

	Without Insurance	✓ Your Plan Total (with Joint AssetCare)
Funding Type	Self-funding (Brokerage)	Total (with Joint AssetCare)
Cost	$665,000.00	$565,500
LTC Payout	$3,387,010.40	$3,387,010.40
Non-LTC Payout	$0.00	$0.00
Total Payout	$3,387,010.40	$3,387,010.40
ROI	407%	549.13%
Added By	—	—
Actions	—	—

Case Study: Couple (53F w/ Dementia, 55M)

- If Deborah had a **dementia** event (e.g. **additional 2 years** in a nursing home)
- The policy would have paid out an additional **$365,025** compared to self-funding

Quoting & Applying for coverage in <10 minutes

- AI underwriting: Eligible / Ineligible + why
- AI Pre-fill: 70% of the full application + DocuSign for e-signatures
- AI NIGO Analysis

***Winner of every award at the 2025 XYPN AdviceTech competition**

What happens when your client goes through a Long-Term Care event / on-claim?

Finding quality care for your client

- In a crisis, families turn to trusted advisors: clergy, attorneys, doctors, and wealth advisors
- Adult children and aging adults are often suddenly thrown into the complex maze of elder care
- Major, expensive, and long-term decisions and often must be made quickly
- Understanding budgets and powers of attorney are critical factors for decision-makers
- Elder care comes with its own language- acronyms, technicalities, and unfamiliar choices. Educate yourself!
- Asking the right questions is essential to making informed decisions
- Shift paradigms to the new norm and the now

Thank You!

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