

GETTING STARTED WITH LTC

SELLING A PRODUCT WITH LONG TERM CARE BENEFITS

WHAT IS THE LONG TERM CARE (LTC) RIDER?

The Long Term Care Rider (named Comprehensive Long Term Care Insurance Rider in California), or LTC Rider, can be a critical part of a hybrid insurance product that can be added to our popular *Transamerica Financial Foundation IUL*® at the time of purchase.

WHY SELL THE LTC RIDER?

The LTC Rider is a commissionable rider designed to provide a way to help clients financially if they incur qualified long term care expenses. The LTC Rider coverage may give clients the ability to help:

- Maintain their family's standard of living
- Preserve their spouse's financial security and independence
- Manage long term care costs
- Choose how and where to receive care

These benefits are generally income tax-free, in accordance with the terms of the LTC Rider. For a client to be eligible for monthly qualified long term care benefits, certain conditions must be satisfied.

SELLING LONG TERM CARE PRODUCT CHECKLIST

1. Check your state requirements [here](#)
2. If required, sign up for the training course that meets your state's qualifications
3. After completing the course, submit your paperwork to the insurance commissioner in your state



A future prepared with care.

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