

# 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®* and *Transamerica Financial Foundation IUL® II* at the time of purchase.

### WHY SELL THE LTC RIDER?

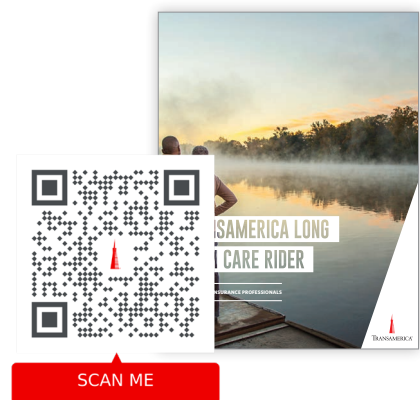
The LTC Rider is a commissionable rider designed to help clients financially if they incur qualified long term care expenses. The LTC Rider coverage may give clients the ability to help:

- 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



## More protection. More value.

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