



Making Asset Based LTC Protection Part of Your Business Plan

You may have heard it from a co-worker, the media, or even your own clients or prospects, but there is clearly increasing momentum for protecting against long term care expenses through asset-based care products. If you are not familiar with the term “asset-based long term care” or known as linked-benefit products- these options combine other types of products, such as single premium whole life or the PPA tax free annuity with LTC benefits under the new tax law The Pension Protection Act. Why is everyone talking about this? Well, as the rest of the LTCI industry continues to struggle with well documented pricing issues and premiums going through the roof, asset based care products are enjoying significant growth.

There is no denying the importance of protecting against long term care expenses. The most comprehensive retirement plans can be rendered useless by just a few years of care. Now is the time for you to enter the asset based LTC market, where

the consumer can receive benefits even if they never require care, and where they may be able to obtain guaranteed premiums, two of the biggest objections to stand alone LTC.

Don't be intimidated because you think there is too much of a learning curve. Just a few steps and you can ride the next big wave in this multi trillion dollar untapped market. Take the initiative and become a member of the team leading the way.

Contact us today to and talk to any of our team members so that can we can answer any questions and help you take the next step to making asset based LTC protection part of your business plan.

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