



long term care



CBS Brokerage Presents

The LTC Producer Kit

CBS presents an easy-to-use interactive producer kit that highlights the CBS LTC carriers' company/industry information and current product materials, as well as provides you with CBS produced materials.

You can use the information inside this kit to help you better understand the long term care insurance (LTCi) market and to help you discuss extended health care planning with your clients.

Access the kit now.

[CBS Materials](#)

[Carrier Materials](#)

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Introduction

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CBS Materials

- [Types of Long Term Care](#) - snapshot of available settings for long term care.
- [2019 Tax Advantages of LTC](#) - understand the tax advantages and benefits of qualified LTCi in 2019.
- [Hybrids Have Their Advantages](#) - one-page snapshot of the key features of each of the linked benefit products available through CBS.
- [Effective Advisor Process for Leveraging Hybrid LTCi for Your Clients](#) - six-step planning strategy for advisors to effectively utilize hybrid LTCi.
- [LTCi Quote Request Form](#) - fillable form you can complete with your client and send back to CBS Brokerage to obtain a quote.
- [Linked Benefit Quote Request Form](#) - fillable form you can complete with your client and send back to CBS Brokerage to obtain a quote.
- [Medical History Form](#) - fillable form you can complete with your client and send back to CBS Brokerage to ensure the most accurate quote.
- [Long Term Care Insurance Coverage Waiver](#) - fillable form you can complete with your client for record that LTCi was discussed/recommended.

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- [MoneyGuard® II Advisor Guide](#) – guide to help explain MoneyGuard® and the need for long term care planning.
- [MoneyGuard® II Client Brochure](#) – client approved flyer to help explain MoneyGuard® II.
- [MoneyGuard® II Client Product Guide](#) - client approved presentation to help explain MoneyGuard® products.
- [MoneyGuard® II Presubmission Underwriting Tool](#) – disqualifying conditions for MoneyGuard® solutions coverage.
- [MoneyGuard® II Height and Weight Guidelines](#) – build chart to help determine eligibility for life insurance and long-term care solutions.
- [State Availability Guide](#) – a look at product availability by state.
- [Four Myths of Long Term Care](#) - client approved infographic highlighting the most common myths of long term care.
- [Impact of Alzheimer's Reaches Beyond the Elderly](#) - client approved infographic highlighting the value of planning ahead.
- [Alzheimer's Disease and the Importance of Preparation](#) - client approved guide to Alzheimer's Disease and the importance of preparation.
- [What Every Woman Should Know](#) - client approved guide to the most important information all women should know about long term care.
- [Tips for Caregivers](#) - client approved one-pager featuring ten tips to assist in making the caregiving experience more rewarding.
- [Prepare for a Healthier Future](#) - presentation to help explain the value of long term care expense planning.
- [Taxes: Control What You Can](#) - client approved infographic highlighting some common tax facts that explain where tax money goes.

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- [MutualCare® Solutions Portfolio Overview](#) – a high-level overview of MutualCare® Custom Solution and MutualCare® Secure Solution.
- [MutualCare® Custom Solutions Client Brochure](#) – details of MutualCare® Custom Solution.
- [MutualCare® Secure Solutions Client Brochure](#) – details of MutualCare® Secure Solution.
- [MutualCare® Solutions Product & Underwriting Guide](#) - a complete guide to product information and underwriting guidelines.
- [LTCi Pre-Screen Flyer](#) - a consumer approved flyer that provides information on pre-submission underwriting considerations.
- [MutualCare® Solutions Partnership Brochure](#) - a complete guide to partnership programs and the eligibility requirements.
- [Long Term Care Tax Advantages for Individuals](#) - a consumer approved one-page look at the tax deductibility of LTCi for individuals.
- [Long Term Care Tax Advantages for Small Business Owners](#) - a consumer approved one-page look at the tax deductibility of LTCi for business owners.
- [The Cost of Long Term Care Services](#) - Mutual of Omaha's 2016 cost-of-care study.
- [Strong. Stable. Secure.](#) - an overview of Mutual of Omaha's financial report.

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- [YourLife CareMatters® Advisor Guide](#) – help clients address the costs of long-term care
- [YourLife CareMatters® Product Highlights](#) – get all your questions answered with this producer brochure.
- [YourLife CareMatters® Client Brochure](#) – product guide for your client.
- [YourLife CareMatters® New York Client Brochure](#) – NY product guide for your client.
- [YourLife CareMatters® Underwriting Guide](#) – learn about the simplified underwriting process.
- [YourLife CareMatters® Pre-Qualification Guide](#) – lists all conditions, impairments or considerations that would not be insurable.
- [YourLife CareMatters® Underwriting Interview](#) – worksheet designed to help your client prepare for the phone interview
- [Nationwide Life Product State Approval Grid](#) – a look at YourLife CareMatters® approval by state.

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- [Care Solutions Generic Brochure](#) - an overview of LTC, including types of care and types of available LTCi coverage.
- [Care Solutions State Availability](#) – a look at the Care Solutions portfolio by state.
- [Care Solutions New Business Process Guide](#) - a reference tool to help provide seamless processing on Care Solutions business.
- [Care Solutions New Business Submission Process Flow](#) - the new business process divided into three easy steps.
- [Asset-Care® Client Brochure](#) - a consumer approved brochure featuring an overview of the features of Asset-Care®.
- [Asset-Care® I \(Single Premium Whole Life\) Brochure](#) – an overview of the features of Asset-Care® I.
- [Asset-Care® II/III Brochure](#)– an overview of the funding options and features of Asset-Care® II/III.
- [Asset-Care® II/III Producer Overview](#) - a producer approved overview of the benefits of Asset-Care® II/III.
- [Asset-Care® IV \(Recurring Premium Whole Life\) Brochure](#) – an overview of the features of Asset-Care® IV.
- [Asset-Based LTC Solutions Product Overview and Training Guide](#) - a summary of asset-based LTC solutions.
- [Trusts and Asset-Care® Products: Advanced Strategies](#) - an overview of how flexibility can be beneficial when trust ownership of policies is considered.
- [Asset-Care Joint Life Deep Dive](#) - a client approved look at joint life LTC coverage.
- [Annuity Care® Client Brochure](#) - a consumer approved brochure featuring an overview of the features of Annuity Care®.
- [Annuity Care® II Client Brochure](#) - a consumer approved overview of the features of Annuity Care® II.
- [Sales Idea: Annuity Care® II Fund LTC](#) - a producer approved one-pager about using Annuity Care II to efficiently fund LTC.
- [Sales Idea: Annuity Care® II Tax Free LTC](#) - a producer approved one-pager showing how to use Annuity Care II to fund tax deferred/free LTC.
- [Sales Idea: Annuity Care® II Tax Free Income](#) - a producer approved one pager about using Annuity Care II to provide tax-free income stream.
- [Frequently Used LTCi Terms Deep Dive](#) - a client approved look at the language of insurance.
- [Reimbursement vs. Indemnity Deep Dive](#) - a producer approved look at the differences between the ways LTC benefits can be paid.
- [Inflation Protection Deep Dive](#) - a producer approved look at what inflation protection is and why it may be needed.
- [A Well-Balanced Retirement Strategy](#) - a client approved look at the most important aspects to consider in retirement.

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- [Securian Agent Guide](#) - a complete guide to Securian's SecureCare product for agents.
- [SecureCare Application and Underwriting Guide](#) - a producer approved look at how the SecureCare application and underwriting process works.
- [Securian Underwriting Guide](#) - pre-qualification impairment guide.
- [Securian Consumer Brochure](#) - consumer approved guide to Securian's SecureCare product.
- [Paying for Long Term Care: Which Asset Would You Choose?](#) - a consumer approved look at the options for paying the costs of long term care.
- [SecureCare Compound Inflation Competitive Analysis](#) - a hypothetical comparison sheet highlighting where SecureCare ranks with compound inflation.
- [SecureCare Single Pay Competitive Analysis](#) - a hypothetical comparison sheet highlighting where SecureCare ranks with single pay compound inflation.
- [SecureCare Hybrid Life/LTC Features Comparison](#) - a high-level comparison showing how SecureCare compares to competitors.
- [LTCi Taxation Guide](#) - an overview of the tax treatment of SecureCare to individuals and businesses.

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