

Who is the Ideal LTCi Client?

If you're selling long-term care insurance (LTCi), it's important to know where you should focus your efforts. From gender to age, health, financial situation and marital status, here are the characteristics of the ideal prospect for LTCi policies.

Qualities of Ideal LTCi Clients:



Familiar with LTC

People who have witnessed or know someone who has needed extended care, but still wanted to remain at home as long as possible, can be more susceptible to buying LTCi.

Retirement Age

56.6

The average issue age is 56.6 years old.²



Financially Stable

They own investment accounts and have significant amounts in assets.



Insurable for LTCi

The individual is 18 to 79 years old, in reasonably good health, and not currently receiving LTC.



In the Right Mindset

They're independent, protective of their family and nest egg, and ready to plan for the future.



Married

50%

of LTCi beneficiaries are part of a couple.¹

Female

59%

of care recipients are female.¹ Women also have longer life expectancies than men.³



Want access to other helpful resources that will make selling LTCi easy? Call **800-769-1847**

SOURCES:

¹ Long-Term Care Insurance Facts - Data - Statistics - 2019 Report. American Association for Long-Term Care Insurance. 2019

² 2019 Milliman Long Term Care Insurance Survey, Broker World. 2019