5 Reasons
TO SELL SHORT-TERM CARE INSURANCE

While you may already sell long-term care insurance, it's vital to add short-term care insurance to your business as an alternative product to help clients who may not qualify for LTCI.

1. Consumer Awareness

As more of your clients hear about planning for extended care, they need a trusted advisor to explain the strategies available to them. Our team is eager to discuss your client's case with you, so we can help develop a solution that meets your client's premium tolerance and caregiving concerns.

2. Simple Underwriting

Most short-term care policies offer simplified underwriting when compared to LTCI, which means a higher issue rate and quicker processing times. Enrollment applications typically include five to 10 pass/fail medical questions.

3. Older Issue Age

Short-term care insurance policies offer coverage for individuals up to age 89. This product offers a great opportunity to reach clients who are enrolling in Medicare or those who have waited too long to plan with a traditional long-term care insurance policy.

4. No Required Continuing Education

While selling LTCI and annuities requires special education, short-term care insurance does not. Therefore, you don't have to keep track of special continuing education requirements each year to ensure you are maintaining compliance to offer this product.

5. Commission Opportunity

When you work with us and our carrier partners, you have the opportunity to earn competitive compensation through renewals. This allows you to help your clients prepare for their extended care, while providing your agency with an additional income stream to grow your business for years to come.

Short-term care serves as an important alternative to LTCI.

Ready to learn more?

Schedule a call with our team. Scan the QR code or visit *thekrauseagency.com/schedule-ltci* to get started.

---

the KRAUSE AGENCY

thekrauseagency.com | 1234 Enterprise Drive, De Pere, WI 54115
p (800) 255-1932 | *f* (805) 683-6313 | *e* info@thekrauseagency.com