HYBRID LIFE & LONG-TERM CARE
A Modern Benefit for Today's Workforce

WHAT IT IS

- A combined Life Insurance + Long-Term Care benefit in one policy
- Provides LTC benefits if care is needed or pays a life insurance benefit if not
- Delivers guaranteed value regardless of life outcome

WHY IT MATTERS FOR EMPLOYERS

- Reduces employee financial stress tied to aging parent care or personal LTC needs
- Excellent retention tool (especially for mid-career and senior employees)
- Enhances your benefits package with minimal cost and low administrative burden

WHY EMPLOYEES VALUE IT

- Avoids the 'use-it-or-lose-it' concern of traditional LTC insurance
- Provides predictable coverage and financial certainty
- Helps protect both their income and retirement savings

IDEAL FOR

- Employees focused on long-term financial planning
- Individuals who value protecting against future care-related expenses
- Teams looking to add meaningful additions to their total rewards package
- Executive carveouts

NEXT STEPS FOR HR & BENEFITS LEADERS

- Schedule a brief discovery session to evaluate fit and timing:

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