

What are your clients preparing for? The future looks different for everyone, but your clients may have one thing in common. According to the most recent research available from the U.S. Department of Health and Human Services, about 70% of people 65 or older will need some form of long term care in their lives.1

We provide a solution that clients can use to ensure they are prepared for those potential expenses the Long Term Care (LTC) Rider available with the Transamerica Financial Foundation IUL®. To understand who might be eligible for the LTC Rider, refer to this quick overview of LTC Rider underwriting considerations.

WHAT RATE CLASSES ARE AVAILABLE FOR THE LTC RIDER?

- Preferred
- Nontobacco

- Tobacco
- Table rating A through D

WHO TYPICALLY QUALIFIES FOR THE PREFERRED RATE CLASS?

- Hypertension Pressure < 140/85
- BMI of 19 to 35
- Documented control of medical conditions
- No tobacco use in last 24 months
- No cardiac/cerebrovascular history
- No arthritis

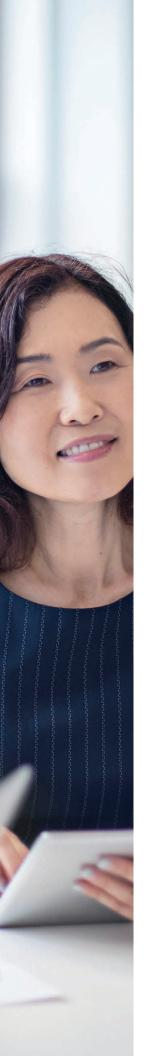
- No asthma
- No diabetic condition
- No osteoporosis
- No use of assistive devices
- No orthopedic pain/injury/treatment or surgery
- Regular medical follow-up every two years (age 41+)

WHO IS NOT ELIGIBLE FOR THE LTC RIDER?

- \$2M of LTC already in force with Transamerica
- Base policy rated greater than a Table D
- BMI less than 18 or greater than 42
- Non-U.S. citizen without a green card
- Prescribed handicap parking
- Residing in a continuing care retirement community
- Needing assistance with dressing, bathing, toileting, eating, handling personal finances, transferring, taking medications, or using the phone

- Covered by Medicaid
- Has a power of attorney in place
- Regular narcotic pain medication usage or misuse
- No regular follow-up for chronic medical conditions
- Any cognitive impairment
- Use of walker or wheelchair
- Current pregnancy
- Frailty
- Social Security Disability





COMMON DECLINE SURPRISES

- Undiagnosed or untreated diabetics
- Abnormal liver or kidney function tests
- Recent physical therapy or joint injections
- Undiagnosed or untreated hepatitis
- Injectable insulin use
- Blood glucose levels (A1C) greater than 8.0
- History of drug use

WHAT UNDERWRITING REQUIREMENTS ARE TYPICALLY REQUIRED FOR THE LTC RIDER?

- LTC supplemental application
- Rx check
- Medical data check
- Age and amount requirements for base policy must be met
- LTC phone interview with Minnesota Cognitive Assessment Screening at age 60+
- Medical records based on medical history
- If non-U.S. citizen, copy of green card

A future prepared with care.



Visit: transamerica.com/agent-central/products/ltc-rider

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