

LIFESecure NEWS



Upcoming Webinars

February

11 [LTC Product Overview at 1 PM ET](#)

16 [Ordering & Downloading Materials Within the Agent Portal at 11 AM ET](#)

Simply click the links to register!

A full schedule can be found on our [Agent Blog](#).

Agent Support

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LTCI's Flexibility

Are you familiar with LifeSecure's Flexible LTCI Benefit?*

It's a standard feature that provides a policyholder and their families with greater flexibility in the care and services they receive. Under the Flexible Benefit, up to 50 percent of a policyholder's unused Monthly Benefit can be used for services such as home modifications, care-related products, or support for informal caregivers.

For more information on the Flexible Benefit and details on how it can be used, view our [Flexible Benefit Flier**](#) and share it with your clients. Printed copies are also available for order through your Agent Portal.

**The Flexible Benefit is not available in California.*

***The Flexible Benefit flier is pending approval in Florida and New Jersey.*

Quick Tip: LTC Underwriting

If an LTCI applicant hasn't been to his or her primary care physician in the last two years, don't assume they haven't seen a doctor. If they have seen a specialist or been to a medical clinic, such as a urologist, cardiologist, OB/GYN, or urgent care, that information should be included in the Personal Physician Information section of their LTCI application.

For more easy tips on navigating the underwriting process and top common diseases resulting in adverse decisions, register for our upcoming [webinar on Tuesday, Feb. 23, at 1 p.m. ET](#). This informative session will go through the sometimes overlooked areas of LifeSecure's LTCI application that can help save time for you and your clients.

[Important Phone Numbers](#)

[Conferences](#)

[Webinars](#)

[Products and Sample Rates](#)

[Producer Advertising Guidelines](#)

[Product Availability](#)

LTCI Tax Advantages

Your clients may be eligible for tax advantages when paying premiums for tax-qualified LTCI policies. For more information for the 2015 tax year, including maximum deduction amounts by age, [click here](#).

Increased deduction amounts and additional information for [2016](#) can be found [here](#).

Note: LifeSecure does not offer tax or legal advice.

In the News

Here are a few headlines we've selected to keep you up to date with the latest industry news. For more of the latest news and helpful information from LifeSecure, follow us on [LinkedIn](#), [Twitter](#), and [Facebook](#).

- [5 Things to Know About Getting Caregivers a Break](#)
- [How LTC Insurance Eases the Financial & Emotional Burdens of Family Caregivers](#)
- [Most Advisors Remain Social Media Dabblers](#)



Some products may not be available in all states.

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