



## THE SITUATION

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Mr. Long-Term Care (LTC) and Mrs. LTC client in late 60s. Successful business owner. Mrs. LTC wanted to make sure the kids would never have to care for them. Mr. LTC wanted to make sure the wife was taken care of if something happened to him.



## OUR REVIEW OF THE SITUATION

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Mrs. LTC is the picture of health and very insurable. Mr. LTC had hepatitis C making it impossible to qualify for traditional long-term care insurance.



## OUR RECOMMENDATION

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We were able to place a comprehensive, traditional long-term care insurance policy on Mrs. LTC. With the premium savings with her insurability, we placed a life insurance long-term care policy on Mr. LTC.



## THE RESULT

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The client's feel well covered and were able to get long-term care coverage.

Tyler Horning

P: 419.794.1082 | E: [thorning@tdclife.com](mailto:thorning@tdclife.com)