

New Relationship with LTC-Solutions

LTC Solutions, Inc. (LTCS) is an all-in-one solution for LTC insurance and Life + LTC insurance. Bringing over 28 years of expertise, they manage product evaluation, enrollment, and ongoing administrative support.

Why are we partnering with them?

1. **LTC Product Expertise** - Detailed knowledge and ability to present complex concepts in an easy-to-understand manner.
2. **LTC Legislation** - Christine McCullugh, President/Owner, sits on NAIFA LTC Study Group and testifying at legislative committee hearings.
3. **Employee LTC Engagement with Technology** - Outpacing the industry, LTC Solutions has developed proprietary technology which includes customized websites with interactive tools to increase awareness and drive participation.
4. **LTC Services for HR and Employees** - claims assistance, billing reconciliation monthly and licensed salaried LTC benefit advisors.

What do they do for us and our clients?

LTC Solutions brings the expertise and infrastructure to evaluate, enroll, and support LTC plans.

1. **Carrier Competitive Quotes** - unique offerings for groups of all sizes
2. **Comprehensive Proposal with Need of LTC** - includes employer funding options
3. **LTC Implementation Team** - participation is above industry average
4. **Ongoing customer service support** - claims assistance, policyholder changes, billing support

How much does it cost?

There is no fee to the client for LTC Solutions to be involved. USI and LTC Solutions share in the commissions generated by the plan.

What is the process?

1. Request an LTC Group Quote or Discuss a Client with a Unum LTC Policy – [Click Here](#)
2. Set up an LTC Discovery meeting with LTCS and your client – sales@ltc-solutions.com



Benefits by Generation

Younger generations such as Generation Z and Millennials collectively make up much of the American workforce today. Their wants and needs as employees often dominate industry headlines as they gain prominence with recruiters and employers.

Meanwhile, members of the Baby Boomer generation are also making headlines by extending their careers well into traditional retirement years. In fact, 49% of Baby Boomers expect to—or already are—continuing to work past age 70.¹ This creates an interesting dynamic between the younger generations and their elder counterparts.

But there is an often-overlooked group sandwiched between these generations that doesn't garner as many headlines: Generation X. These professionals (born between 1965 and 1980) still make up a sizeable portion of the workforce, and by 2028, they will outnumber Baby Boomers.²