**Email Content**

This recent case reminds all of us about the key differences in the underwriting of a life product versus Asset-based LTC. Read on for the details of how this case went from a decline to a win!

Situation

* We were working with a husband and wife, both 66-years-old, who were seeking a funding solution as part of their Care Planning strategy. Both clients have extensive medical histories, with multiple conditions presenting both mortality and morbidity concerns:
* Their medical histories became a significant obstacle, with carriers declining coverage for Long-Term Care, offering ratings or even declining the clients outright.

Solution

* Upon receiving the initial round of feedback from carriers offering a life insurance with LTC rider solution, we worked to find alternative solutions.
* After initially submitting the case informally for review & receiving positive feedback from the carrier, we submitted formally & the case was approved as applied for!

Drop me a note or give me a call if you want to take a closer look at how we can help you solve complicated cases like this one.