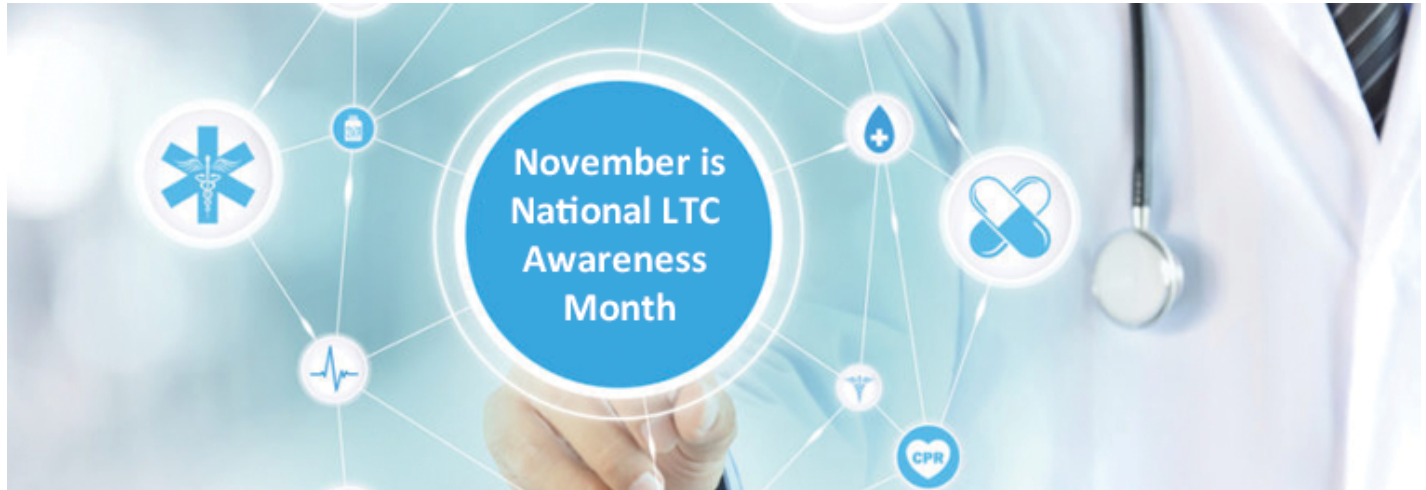


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Happy National LTC Awareness Month!

We are excited to share information about upcoming weekly Webinars.

We encourage you to participate in the Securian weekly webinars on key LTC topics. The webinar content is designed to help you understand the planning & presentation of LTC to Securian's product & advanced planning ideas.

Every Tuesday in November (except the Tuesday before Thanksgiving), Securian will host a webinar on key topics.

WEBINAR DETAILS

- How to present an LTC solution | Tuesday, Nov. 1 at 1 p.m. CST | [Register](#)
- LTC/CI planning for every life stage | Tuesday, Nov. 8 at 1 p.m. CST | [Register](#)
- SecureCare III – what you need to know | Tuesday, Nov. 15 at 1 p.m. CST | [Register](#)
- SecureCare III's tax advantages | Tuesday, Nov. 29 at 1 p.m. CST | [Register](#)

In addition to the weekly webinars, Securian has put together some great content to assist with your marketing efforts. They have launched a Social Media toolkit page to provide social media LTC marketing and created a few fantastic new client planning pieces.

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(click the blue links below for details)

- [LTC Awareness Month marketing plan](#)
- [LTC social media library for marketing to agents/consumers](#)
- [Catalyst 3.0 marketing system - marketing flyer](#)
- [Catalyst 3.0 marketing system - getting started](#)

What's your care plan? Infographics are a great resource for agents to share with consumers in conjunction with pre-built social media posts.

How to create an LTC plan worksheet for consumers is a step-by-step guide to help consumers think more critically about their future care needs and begin to create a real plan.

[SecureCare III consumer video](#)

[Features competitive comparison - 9 hybrid LTC products/carriers](#)

[SecureCare training videos](#)

Sales Idea: Position an LTC product whose future benefits won't disappear

Unclaimed inflation benefits - What you don't know could hurt your client.

The best way for clients to achieve maximum leverage on their linked-benefit policy is to take their full monthly benefit — but life doesn't always go as planned. For example, **what happens to your client's unclaimed inflation benefits if they take less than their monthly maximum long-term care (LTC) benefit?**

It depends on the policy.

With SecureCare III, the unclaimed inflation benefits stay in the client's benefit pool and continue to inflate each year, helping to ensure this money will be there when your client needs it. In addition, taking less than the monthly maximum doesn't cost anything.

But not all policies are built this way.

With some policies, any unclaimed benefit from the inflation rider is forfeited, which means taking less than the monthly maximum can be a costly mistake.

[See the potential difference](#)

Total available benefit is \$8,500



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