

The Disability Specialists

LTC Protection Suite

- **Senior Management Long Term Care (“LTC”) Programs** - recognized as the “black hole” in financial planning, executives are increasingly looking to long term care coverage to protect decades of (retirement and estate) asset accumulation from the ever-increasing (economic & emotional) costs associated with “custodial care”. Organizations, respecting and responding to the critical role long term care plays in providing retirement security to their senior leadership, are aggressively adopting LTC programs as an “executive benefit” – to attract, retain, and reward top talent.

The Disability Specialists, focused on offering clients thoughtful, creative, and innovative LTC benefit solutions, have developed **“Programs of Purpose”** - an “alternative and tactical” approach of using LTC insurance with the specific intent of assisting an organization in facilitating a “desired result”.

- ✓ **“Locking down Leadership”** - utilizing a “robust” LTC plan configuration, typically for senior management & spouses, a “vesting” schedule is structured, creating an incentive for the leadership team to meet specified employment thresholds and, in return, receiving a “fully funded”, “rate risk insulated”, long term care program.
- ✓ **“Dedicated Director” Plans** - whether it’s created to enhance a “board of director” fee compensation plan or offered to recognize a lifetime of dedicated service, a long term care plan can be a valuable tool to reward your most distinguished contributors.
- ✓ **“Retirement Facilitator”** - originally conceived for colleges & universities to induce “languishing” tenured professors into retirement, organizations continue to evaluate all aspects of their enterprise with the goal of achieving optimum operational efficiencies. Typically offered with an assortment of “enticements”, LTC has proven to be an effective means of both “reducing” the size of “board of directors” (resulting from mergers or acquisitions) and/or “flattening” the corporate hierarchy to meet today’s competitive landscape.

After giving careful consideration to all the “benefits & features” that comprise your LTC “Program of Purpose”, the one last critical step, integral to the execution of such a program, requires a deft understanding of the ever-changing nuances of underwriting. The Disability Specialists, relying on over 25 years of intimate & active negotiation with “advanced” underwriting departments, are committed to leveraging that expertise to secure the successful implementation of your desired LTC benefit program.



Providing disability risk management consulting, funding, & administration for senior management in banking, healthcare, colleges & universities, & corporations.