LONG-TERM CARE INSURANCE:  
MARKETPLACE UPDATE & COMPLIANCE DISCUSSION

**August 17, 2017**

**TIMED OUTLINE**

This course was developed to meet the education training requirements and provide students with 1 hour of continuing education.

**Course Overview:** Two in three Americans will need long-term care services after the age of 65, yet only one in 20 Americans have long-term care insurance. Many wrongly believe that their private health insurance or Medicare will cover their care. Are your clients prepared for their eventual healthcare needs? Join Steve Cain and Tom Riekse from LTCI Partners for this NAHU member-exclusive Compliance Corner webinar, which will address the top issues in LTCI, including:

* The rules for paying premiums through Section 125, Health Savings Accounts and Flexible Spending Arrangements
* State law concerns and filial laws, among others
* Errors and omissions considerations
* Important design issues

**PRESENTERS:**

**Tom Riekse Jr.**

Tom Riekse, Jr., ChFC, CEBS has been working in the long-term care insurance business since 1991 with an emphasis on communicating the value of LTC planning to advisors, employers and consumers.

He has primary responsibility for all marketing and technology initiatives at LTCI Partners, and has worked closely with carriers and vendors to make LTC Insurance easier to sell and enroll.

Tom received his undergraduate degree in from Hope College, Holland Michigan. He subsequently achieved his MBA at the University of Illinois at Chicago, with a concentration in finance and marketing. He holds the Certified Employee Benefit Specialist designation from the International Foundation of Employee Benefit Plans and the Wharton School and his Chartered Financial Consultant from the American College.

Tom serves on the board of directors of the Society of Financial Services Professionals-Chicago and has served as a board member of The National Association of Independent Life Brokerage Agencies (NAILBA).

**Steve Cain**

Steve Cain is a Director and is the National Sales & Business Development Leader for LTCI Partners, one of the nation’s largest Long-Term Care Insurance (LTCI) retail and wholesale brokerage enterprises.

He is responsible for increasing the firm’s revenue – from acquisition of new Institutional and Group accounts, to the development of existing client relationships. Steve brings more than 16 years of experience in the insurance brokerage marketplace.

Steve is a graduate of the University of California at Santa Barbara. After graduation, he had a brief career in professional baseball, pitching in the farm systems of three professional teams. Steve is married with two young daughters and resides in Los Angeles, CA.

**TIMED OUTLINE**

1. **Intro (5 Minutes)**
2. **LTC INSURANCE SOLUTIONS (5 Minutes)**
3. **TAX TREATMENT OF LTC INSURANCE (5 Minutes)**
4. **LEGISLATIVE UPDATE (5 Minutes)**
5. **TRENDS IN PLAN DESIGN (SUITABILITY) (5 Minutes)**
6. **SUITABILITY (5 Minutes)**
7. **E&O CONSIDERATIONS (5 Minutes)**
8. **BEHAVIORAL FINANCE LESSONS (5 Minutes)**
9. **Q & A (20 minutes)**