



ProPoint has partnered with American Independent Marketing (AIM) on long-term care products for employers and individuals. If you are interested in learning more about these products, please click [here](#).

AIM has a thorough portfolio that makes available traditional and hybrid LTC opportunities for individuals and Worksite Long Term Care opportunities for qualifying companies. AIM also designed a hybrid LTC-Critical Illness plan with Guarantee Trust Life that can help clients address challenges that might preclude a LTC purchase.

The individual LTC carriers are Mutual of Omaha, Thrivent and National Guardian Life. All three are A rated and combine to offer flexibility in terms of client age, payment options, riders and ability to maneuver premium to a buying spot necessary for clients.

OneAmerica, Securian, United of Omaha, Lincoln Benefit and GILICO comprise the hybrid portfolio. Between them clients can have single premium deposits, guaranteed premiums and lifetime benefits if need be.

LifeSecure and Allstate Benefits make available Worksite benefits with coverage for spouses and -- depending on the group size -- offering Simplified and Guaranteed Underwriting. LifeSecure's program makes Simplified Issue opportunities available with a minimum of 10 applications while Allstate Benefits can take groups with as few as three applications.