BuddyInsider

August 2026

Welcome to the BuddyIns Professional Community Newsletter. This monthly publication is packed with useful info that can help you better manage your long term care business or just learn more about the sales process. This is our way of sharing updates from our growing long term care planning network. We hope that you find this information beneficial to your practice. - *Happy August!*

Listen and Learn

Industry News to Grow Your Business

Carrier Spotlight: Aflac Group Life Term to 120

Aflac has entered the worksite LTC market, and we broke the product down in a Buddy Study Group earlier this month. Here's what stood out.

- **True cash indemnity.** Full benefits regardless of who provides the care or where, so informal caregiving from family or friends counts the same as a paid professional. Other carriers cut the acceleration amount for informal care or require some receipt of professional care each month to access the cash. Aflac has no such requirement.
- **7702(b) qualified LTC.** 7702(b) means no guesswork on how the LTC benefit works. This matters for predictability, and for any future state payroll tax program with a narrow definition of creditable coverage.
- **Term to 120 with guarantees.** Premiums and benefits are guaranteed, there's no cash value, and it's fully portable. Issue ages 18 to 70.
- **4%, 6%, or 8% acceleration, plus inflation protection.** A wider acceleration range than most of the field, and simple inflation options add a benefit growth option to a market where it's currently limited.
- **Guaranteed issue.** $50,000 at 100 to 499 lives, $100,000 at 500 to 999, and $150,000 at 1,000 or more. Terms may be negotiable case by case, allowing for higher GI. Spouse GI of 50% of the employee amount up to a maximum of $50,000.

Plan Design flexibility. Multiple plan design and rider combinations available. Among them, the predominant choices are:

- Extension of Benefits + Death Benefit Restoration
- Extension of Benefits + Inflation Protection

Availability. Not yet approved in CA, NY, MT, UT, IL, VA, NC, MA, VT, IN, HI, or MD. Aflac is holding to a 100 employee minimum but has signaled openness to smaller employer-funded cases and association groups. Commissions are in line with other worksite term carriers.

This product is new and some details are still moving, so quote your specific groups before you present. Watch the study group replay for the full walkthrough, then log in to the Buddy System, analyze the fit with Product Buddy, and run a few groups through the Quick Quote Calculator.

Aflac Term to 120 Study Group Replay

Run Quick Quote

Individual LTCI Mini Market Review: Q3 2026

Reading a carrier announcement is not the same as knowing the product. This mid-year LTCi market review revisits what actually changed in 2026, and what those changes mean for your next case.

Much of the year's product news landed in a compressed window early in Q1, which means a lot of you may have caught the headlines and never circled back. In this episode of the Buddy Study Podcast, we walk through the year's notable launches, repricings, and underwriting updates across traditional LTCi, hybrid life plans, annuity-based LTC solutions, and short-term care, with practical commentary on where each one now fits in a planning conversation.

Listen to the episode here:
Spotify
Apple Podcasts
YouTube

Get LTC Coverage For Yourself And Extend It To Your Team

As a BuddyIns Community Member, you can secure The Standard's guaranteed issue long-term care with life insurance for yourself and extend this coverage to your employees! This is available to groups as small as three lives. Whether you're protecting your own future or helping small business owners in your network enhance their benefit offerings, this is an exciting solution. Use the calculator link below to see sample premiums, or click here for more details.

Buddy System



Group LTC Specialist Quick-Quote Calculator: Major Upgrade

We've rolled out a major upgrade to one of your most-used tools in the Buddy System Portal.

- **Carrier and plan, now split out.** Select your carrier first, then choose from that carrier's available plan designs. Cleaner, faster, and easier to zero in on the right fit for your group.
- **More carriers, more plan designs.** We've expanded the lineup so you have more flexibility to build the benefit structure your client actually needs.
- **Benefit-first for traditional plans.** Enter the Total LTC benefit directly instead of estimating it from a death benefit amount. No more guessing or back-of-napkin math.

Marketing Resources: Now Smarter and Easier to Use

The Marketing Resources section of the Buddy System Portal has been completely refreshed to help you find the right materials faster and elevate every client or employer conversation.

- **A modern, streamlined layout.** A cleaner interface makes it easier to browse, preview, and download the assets you rely on.
- **Clearer navigation.** Resources are organized in a more intuitive structure, so employer-facing guides, educational tools, and presentation materials are quick to locate.
- **New high-impact content.** Fresh additions like *Employers: Why Offer a Group LTC Benefit* and the *Benefits Guide* give you stronger, ready-to-use pieces for outreach, presentations, and enrollment support.

Log in to the Buddy System and head to **Marketing** in the **Resources** section to take a look.

Buddy System Log In

LTCi Community

ICYMI *(In Case You Missed It)*

- LTC Prospect Education 101
- Field Underwriting for LTC Specialists 2026
- Groups LTCi Price is Right
- Checklist Manifesto: How to Implement Without Screaming

Connect and Collaborate

"Does anyone know if Unum's EP is service days I am looking at a policy written 1999 and it doesn't say that there has to be care given for that day to count but the people at Unum are saying it only saints if there is service?"

Another great question that came through our Facebook group, Ask the Long Term Care Insurance Specialists. Get in on the discussion and expand your knowledge by joining the group and engaging in the conversations.

Buddy Study Groups - the Best LTCI Workshops in the Industry

Did you know that people who join our Study Groups on a frequent basis are also smarter, healthier, and happier? Okay, we 've never measured those things but we do know that they are likely more focused on improving their sales process. Join our weekly Study Group calls for Individual sales (Tuesdays) and Group sales (Thursdays). This gives you a chance to hear from top LTCi specialists, carriers, and other members of the community to workshop your cases in a more focused-topic experience. Click the links below to add these calls to your calendar

- Individual Sales Study Group - Every Tuesday 1PM PST
- Group Sales Study Group - Every Thursday 1PM PST

Help Us Help You Stay Connected

We need your help. Spam filters and crowded inboxes mean important updates sometimes slip through the cracks. We want to provide you with communication options, and we need your help testing our new texting process.

Opt in to receive text messages and get only the most important BuddyIns announcements delivered straight to your phone. We promise we won't spam you.

Text START to 818-875-5910 to opt in.
Msg & data rates may apply. Reply **STOP** to opt out

LTCi Education

Upcoming Industry Events

LTCPG Conference *(BuddyIns Team Attending)*
Date: August 19-21
Learn More

LIMRA Annual Conference
Date: September 27-29
Learn More

ITC Vegas 2026 *(BuddyIns Team Attending)*
Date: September 29- October 1
Learn More

NAILBA *(BuddyIns Team Attending)*
Date: October 21-24
Learn More

Protectors | Powered by NAIFA *(BuddyIns Team Attending)*
Date: November 9-11
Register

Community Partner

Childfree Trust®

Some of your LTCi clients may have no one to name as POA, executor, or trustee. Childfree Trust fills that gap: a professional fiduciary partner who acts as medical and financial POA, executor, and trustee for childfree and permanently childless clients.

Childfree Trust is joining us for a Study Group soon. Watch your email and bring your client scenarios and questions. A next of kin gap is one of the most common blind spots in a childfree client's plan. Now you've got a partner for it.

Learn More

This purpose of this information is to educate financial professionals within the BuddyIns community and is designed for use by licensed financial professionals and not consumers. BuddyIns does not guarantee the accuracy of the information provided. All product information should be verified through the carrier.

BuddyIns Insurance Services, Inc., 4047 Meadow Lark Drive, Calabasas, CA 91302, United States, 818-264-5464