

BuddyInsider

October 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 October!***

Listen and Learn

Industry News to Grow Your Business

Securian SecureCare Resources

Tim Goh from Securian recently joined our Study Group to walk through **SecureCare IV** and share how advisors can position the product in today's LTC planning conversations.

SecureCare IV continues to offer a strong combination of simplicity, flexibility, and client-friendly design. Tim reviewed several key features, including cash indemnity benefits, the retroactive LTC benefit after the elimination period, the 20-pay option, 100% international benefits, and the guaranteed death benefit floor.

He also shared helpful ideas for positioning SecureCare with different client profiles, including business owners, affluent self-funders, former caregivers, younger planners, global retirees, and clients with 1035 opportunities.

If you haven't reviewed SecureCare IV recently, this carrier call is a helpful way to get reacquainted with the product, the planning opportunities, and the resources available to support client conversations.

Securian SecureCare Resources

- SecureCare IV Features Comparison
- SecureCare IV Competitive Comparison - Single pay
- SecureCare IV Competitive Comparison - Multi-pay
- Employee: LTC Tax Deduction Worksheet
- Business Owner: LTC Tax Deduction Worksheet
- Taxation Guide
- Pre-qualification Impairment Guide
- Securian Financials Care Management Program
- SecureCare: Claims Process
- Competitive Comparison - Benefits outside of the United States

Watch Study Group Replay here.

Nationwide CareMatters II Updates

Nationwide is making several updates to **CareMatters II**, effective September 14, 2026, designed to provide greater client value and improve consistency across the CareMatters Suite.

These updates include several enhancements that may give advisors more flexibility when designing solutions for clients, including new premium duration, benefit period, and inflation protection options.

Key updates include:

- **Waiver of full premium** while LTC benefits are being paid, added to all policies issued on or after January 1, 2026
- A new **20-pay premium duration** option
- A new **8-year benefit period** option
- A new **3% compound for 20 years inflation protection** option
- A pricing discount when combining a **lump sum premium or 1035 exchange** with a recurring premium option
- Discontinuation of select options in most states, including the Step-Up ROP option, Pay to age 65 option, and 3% simple inflation protection option

If you're regularly working with CareMatters II in LTC planning conversations, these updates are worth reviewing closely, especially when comparing premium duration, benefit period, inflation protection, and overall client value.

Learn more about these changes here.

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



Get Ready for Long-Term Care Awareness Month

November is **Long-Term Care Awareness Month**, and the Buddy System will have resources ready to help you show up with timely, helpful content all month long.

Whether you want to reconnect with clients, start new planning conversations, or educate your audience on why long-term care planning matters, this is a great opportunity to stay visible and provide real value.

We're preparing a refreshed **LTC Awareness Month Bundle** with ready-to-use resources, including social media graphics, pre-written captions, email templates, educational materials, and a simple posting schedule to help you plan ahead.

Watch the Buddy System for the full bundle coming soon.

Buddy System Log In

LTCi Community

ICYMI *(In Case You Missed It)*

- Estate Planning for Childfree Clients
- The Standard Carrier Call
- Individual Sweet Spots Seminar
- Live Group Case Study and Sales Tool Preview
- Chubb Carrier Call

Connect and Collaborate

> *"Looking for recommendations for a 51 year old client who got table rated for depression/anxiety and past kidney problems. Trying to obtain a living benefit package with life insurance for a reasonable amount but under 5k a year in premium. Any help is greatly appreciated!"*

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

IDIS Atlanta *(BuddyIns Team Attending)*
Date: October 12- 14
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 helps fill that gap as a professional fiduciary partner who can serve as medical and financial POA, executor, and trustee for childfree and permanently childless clients.

We recently had a wonderful Study Group with Scott Barnes from Childfree Trust, where he shared more about the planning gaps these clients often face, how Childfree Trust supports them, and why this conversation matters for advisors working in long-term care planning.

A next-of-kin gap is one of the most common blind spots in a childfree client's plan. If you missed the discussion, or want to revisit the details, click here to watch the Study Group replay.

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.

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