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April Webinar



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[If You Aren't Considering Short-Term Care Policies, It's Time to Listen Up!](#)

April 30, 2025 | 2:00 PM ET

Join four industry experts as they share insights and real-world experience in developing and selling Short-Term Care insurance.



May Consumer Webinar

[What Your Adult Children Wish You Knew But Are Afraid to Tell You](#)

May 14, 2025 | 12:00 PM ET

Join this webinar for an inside look at adults caring for aging parents while juggling kids, careers, and relationships. Liz O'Donnell, Founder of Working Daughter, shares her story and key insights for family caregivers.

Speaker: Liz O'Donnell



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What's New in the LTCi Industry?

[Industry News Updates](#)

Lincoln MoneyGuard Fixed Advantage 2025 will launch on April 14, 2025 in most states, replacing the currently sold *MoneyGuard Fixed Advantage*®— 01/22/24.

Summary of Key Updates:

- **[Point of Claim payment option](#)**—At the time of claim, the client makes an irrevocable decision to receive benefits either as 100% reimbursement or to receive an indemnity benefit equal to 80% of their monthly benefit amount.
- **[Life and LTC premium split reporting](#)**—The owner will see one billed premium; for reporting purposes, there will be a split between Life and LTC premiums to allow for tax deductibility potential for the portion of premiums identified as long-term care coverage. [Read More->](#)

National Guardian Life (NGL) has launched a new LTCi policyholder portal that empowers your clients to submit claims, review documents, download forms and more. [Read More->](#)



The CLTC Digest 2025 Spring Edition is Now Available!

- Employee Caregiving Experiences and Expectations
- Insight into Employers Offering LTC Benefits
- Group Long Term Care: Building Opportunities with Business Partners
- Finding Success in the Worksite Market: Three Case Studies for the Small, Mid, and Large Markets

[Access the CLTC Digest](#)



[It's Your Life: A Planning Guide for Aging on Your Terms](#)

This independent tool helps you start deeper client conversations around long-term care and end-of-life planning. With a strong focus on extended care, it's built for truly client-centered planning. This guide has been updated and expanded for even greater value.

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Remember to keep your account current!

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