



Keeping InTouch

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COMING SOON: InTouch PULSE!

InTouch Pulse will be our brand new Agent Portal & your **one-stop shop for all things InTouch!** From keeping track of your business, & keeping InTouch with your clients to Marketing and Training Resources, PULSE has it all. **For updates, and to learn more, visit www.intouchpulse.com**



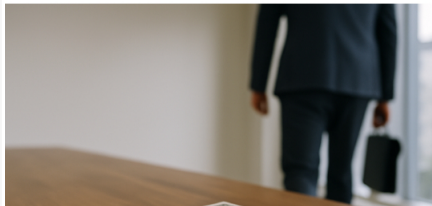
CVS Plans to exit obamacare in 2026...

...leaving about 1 Million Aetna members in 17 states looking for new coverage in 2026. **What's it mean for you?** **OPPORTUNITY.** Look at other lines, such as Life Insurance, or Ancillary products. There's NO SHORTAGE of ways to turn this into a positive opportunity. They'll be looking, and you have the answers.



Leaving \$\$ on the table?

Gaps in your product lineup can represent a missed earning opportunity, not to mention being a true trusted advisor for your clients - meeting all of their needs.





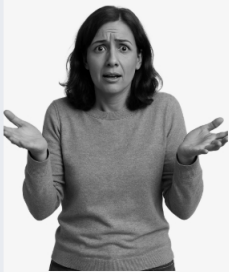
Expand your Insurance Portfolio to Become the Answer for ALL of Your Client's Needs. An example of an ideal portfolio includes:

- At least 2 Medicare Advantage (MA) plans and Medicare Supplements
- A minimum of one stand-alone prescription drug plan (PDP)
- At least 1 hospital indemnity plan (especially if selling MA plans)
- At least 1 dental, vision and hearing plan (especially if selling MedSups)
- A Strong Life Insurance Product Portfolio, with Term, as well as Permanent options. Annuities wouldn't hurt, either. :-)

And that lineup is just the main essentials of a successful portfolio. There's still final expense, cancer, heart attack, stroke and other ancillary product options to consider! **Luckily, we have an amazing team that can provide the in's & out's of these coverages and offer guidance for developing an effective sales strategy.**

Diversifying your portfolio enhances your sales success and opportunities for cross-selling. **While good agents offer coverage, great agents ensure full comprehensive protection for their clients.** Insurance gaps can lead to high out-of-pocket expenses and hinder access to essential healthcare.

FEATURED INSIGHT



As of May 2025, 10 US States have not expanded medicaid under the new Affordable care act (ACA)

Alabama, Florida, Georgia, Kansas, Mississippi, South Carolina, Tennessee, Texas, Wisconsin & Wyoming.

In these states, many low-income adults fall into the "coverage gap," meaning they earn too much to qualify for traditional Medicaid but too little to receive subsidies for private insurance under the ACA. This situation leaves approximately 1.6 million people without affordable health insurance options. *What does this mean to you?* Not too much, however it may call for something to replace potential lost income. What's the answer? One potential solution is Life Insurance. Learn more below!

PRODUCT FOCUS:

LIFE INSURANCE WITH LIVING BENEFITS

In short, it's life insurance you don't have to die to use. Living Benefits are the new kind of life insurance.

How do Living Benefits Work?

Once a qualifying health event has occurred on an active policy, a Living Benefits policy will allow the insured party to accelerate the death benefit, essentially allowing early access to the policy's death benefit at a discounted rate. That discount will vary depending on the severity of the illness or injury. The more impact the health condition had on the insured's life expectancy going forward, the more money they will be offered per given amount of death benefit.

What's Covered by Living Benefits?

ABRs and triggers can vary widely between insurance carriers and products, so it's important to be educated on what riders are included any Living Benefits policy you may be considering and know what conditions would qualify for a Living Benefits claim. The top Living Benefits products out there will offer all of the following ABRs and associated triggers at no extra premium cost:

Terminal illness: 1-2 years expected to live

Chronic illness: Unable to perform 2/6 activities of daily living OR severe cognitive impairment

Critical illness: Cancer, heart attack, stroke, major organ transplant, kidney failure

Critical injury: Paralysis, coma, major burns, severe brain injury

In this day and age, it always makes sense to have Living Benefits included as part of your life insurance policy. Compared to traditional life insurance, which only pays out the death benefit if you die, Living Benefits provide you with more options and more access to your policy's benefits in more scenarios. Any Living Benefits claim offer can always be declined if you wish, but having options is always better than not having options, especially after a major unexpected health event. The chart below outlines the STARK difference between traditional life insurance, and Living Benefits life insurance.

Pays out upon:	Traditional Life Insurance	Living Benefits
Death	✓	✓
Heart Attack	✗	✓
Stroke	✗	✓
Cancer	✗	✓
Blindness	✗	✓
Respiratory	✓	✓

Paralysis

Traumatic Brain Injury



SAME PRICE



SAME PRICE

Ready to Learn More About Living Benefits?

Visit our website to learn more - and reach out to us if you want to offer these plans to your clients!

[LIVING BENEFITS: INFORMATION AND MORE!](#)

Let's KEEP InTOUCH!

Send us an email with your thoughts, questions, or topics you'd like to see in focus in next month's newsletter!

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