



SOCIETY OF ACTUARIES

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# The Group Network

by Chuck F. Breen, Group Editor

**H**appy New Year! This issue of the LTC newsletter focuses on group LTC in three articles. One of our goals is to provide education on not only the differences between the myriad of LTC products, but hopefully ideas on when to use each product. Jon Shreve provides his opinion on the future of GLTC and why this product should become a core benefit. Nancy Boari discusses how to identify an employer as a group prospect and why a group plan was the right fit for her client. Gail

Steingold shows how she performed a needs analysis for two law firms and the process she used to determine which product to market.

Hopefully, all of these articles will provide insight when you need to make a decision on whether to market a retail product or a true group product.

I am always looking for articles, ideas, writers and feedback for the newsletter. I can be reached at (800) 330-4598, extension 24006 or via e-mail at: [cbreen@jhancock.com](mailto:cbreen@jhancock.com). \*



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