**Section 2012.140 Requirement to Deliver Shopper's Guide**

a) A long-term care insurance shopper's guide in the format developed by the National Association of Insurance Commissioners, or a guide developed or approved by the Director shall be provided to all prospective applicants of a long-term care insurance policy or certificate.

1) In the case of insurance producer solicitations, a producer must deliver the shopper's guide prior to the presentation of an application or enrollment form.

2) In the case of direct response solicitations, the shopper's guide must be presented in conjunction with any application or enrollment form.

b) Life insurance policies or riders containing accelerated traditional long-term care benefits are not required to furnish the above-referenced guide, but shall furnish the policy summary required under Section 351A-9.1 of the Code.

(Source: Amended at 32 Ill. Reg. 7600, effective May 5, 2008)