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Please consult a licensed insurance agent regarding your age, financial objectives, short and long term financial goals, liquidity needs, risk tolerance, and overall financial situation to determine what insurance or fixed annuity is right for you. You should thoroughly review all brochures, specimen contracts, buyer's guides and disclosure forms before purchasing any insurance or any other financial services product.

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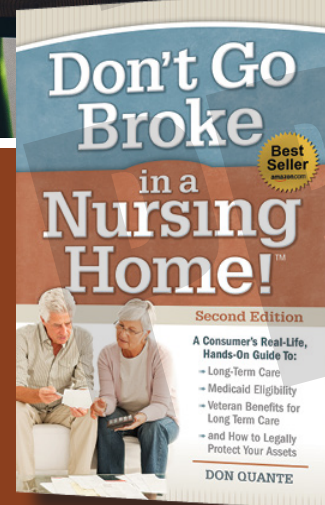
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WHAT CONSUMERS SHOULD KNOW

About Long Term Care...



Discover how to use your **life insurance** to help pay for long-term care.

Until recently, the thought of using a life insurance policy to pay for long-term care expenses, through loans or use of cash value, was practically unthinkable. However, with the first baby boomers reaching the milestone age of 65 on January 1, 2011, some insurance companies have begun offering long-term care (LTC) coverage for qualifying health events as a rider on term life insurance policies as well as whole life and universal life policies.

The basic concept is that the insurance company will allow the insured to accelerate the death benefit of the policy if the insured is unable to perform two of the six activities of daily living (eating, dressing, bathing, transferring, toileting or continence) or if the insured is cognitively impaired according to the definition included in the policy. The most attractive feature of this type of plan is the ability of the qualifying insured to use the money to pay for home healthcare, assisted living, or skilled care. The policy will even allow you to pick who your caregiver is - including family members.**

*\$86,597 assumed qualifying Chronic illness at age 73 with 80% reduction in life expectancy. **Varies by carrier.

** Benefits and guarantees vary by carrier. The hypothetical example is not a real insurance product and is meant to illustrate how a LTC benefit can work.

CURRENT SITUATION

Sue (45) Hypothetical Situation

- Sue is a single mom and has children going to college
- She currently has a 20-year term life insurance policy and is in year 18 of her term policy
- Sue feels strongly about never wanting to go to a nursing home
- She would like to buy long-term care insurance, but does not feel she can afford the premiums

PROPOSED

(45 year old female, non-smoker in good health)



Sue's Strategy - 30 Year Level Term Life Insurance Policy with Accelerated Benefits for Qualifying LTC Needs

- Provide for LTC coverage by replacing existing term insurance
- Choice of where she wants to receive her care
- Choice of caregiver (even family members)**
- Benefit paid to policy owner
- Provide \$500,000 tax-free death benefit to her heirs prior to starting her long-term care benefits