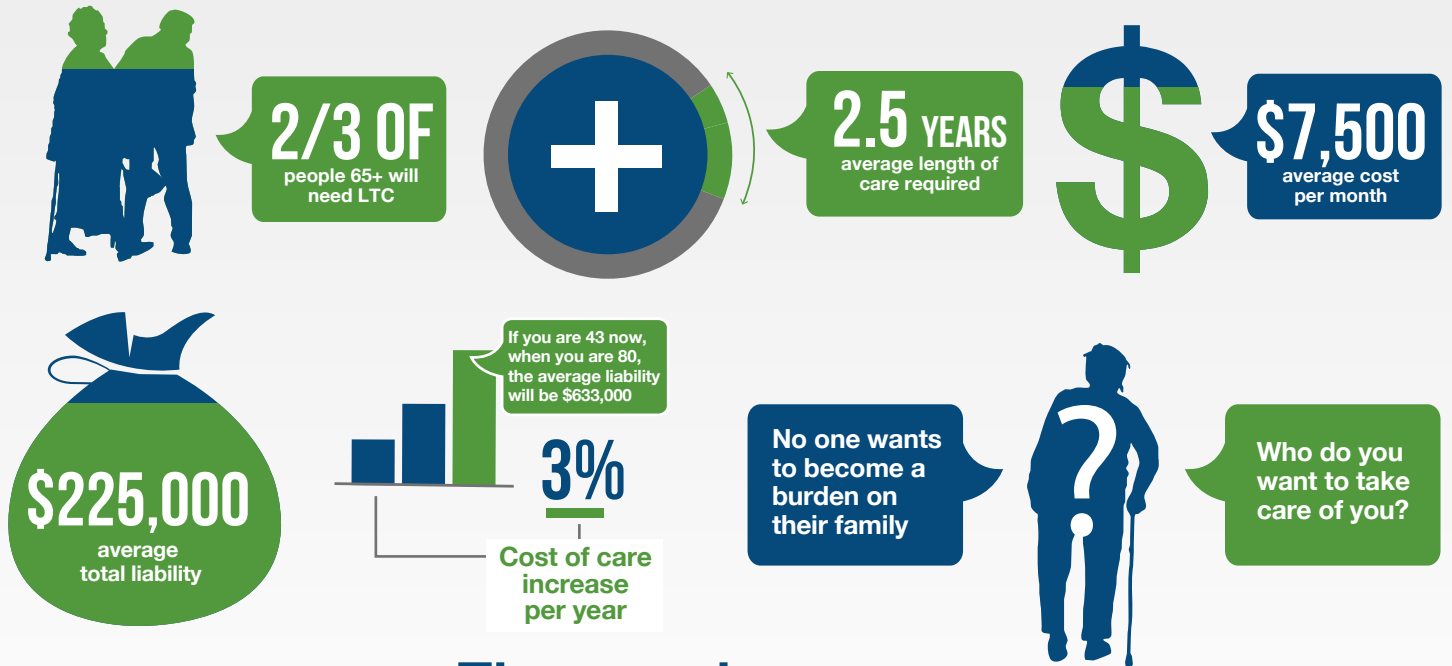


THINKING ABOUT LONG TERM CARE?



Three unique ways

Protect yourself, your family and your nest egg from the high costs of Long Term Care.

	Traditional Long Term Care Policy	Asset-based Linked Benefit Solution	Long Term Care with Death Benefit
How much benefit will you need?	\$15,000/month \$1,000,000 maximum	\$750,000 Maximum	\$1,000,000 Maximum
How long can you wait before receiving your benefit?	Home Care: 0 Days Facility Care: 30-60-90-180-365 Days	0 Day	0 Day
How long will you need your benefit?	2 - 6 Years	2 - 7 years	Until Maximum Benefit is Paid Out
Will you want your benefit to keep up with inflation and the rising cost of care?	1% - 5% available for an extra cost	3% or 5% available for an extra cost	Not Available
Will you want protection against rising premium cost?	None	Fully Guaranteed	Fully Guaranteed
How long will you want to pay premiums?	Lifetime Only	Choice of 1 - 10 years	Completely Flexible
Will you want to leave a death benefit for your beneficiary?	No	Yes	Yes
If you no longer want or need this coverage, do you want the option of a full premium refund?	Available at extra cost	Included	Available at no extra cost

Here's what you can look forward to...

- On average, insured people receive **35% more** hours of care than uninsured
- LTC allows family members to spend more time **caring ABOUT their loved ones** rather than FOR them
- Working family members whose loved ones have LTC insurance are nearly **twice as likely** to be able to keep working as those whose loved ones are uninsured
- LTC allows family members to **avoid putting their own health at risk** when their loved ones need care
- Most carriers offer a **free care coordinator** service to help find and monitor the services best suited to the needs

