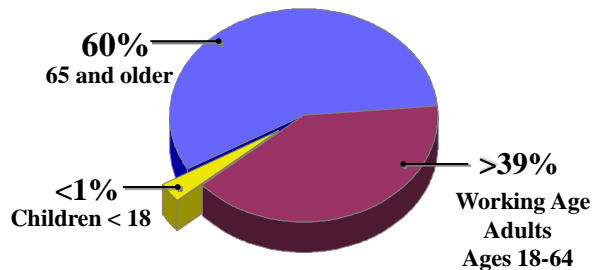


Simplifying Long Term Care Planning

“The Three Paths to LTC Insurance Coverage”

Traditional, Stand-alone LTC

Who Needs Long-Term Care?



U.S. Department of Health & Human Services 2018

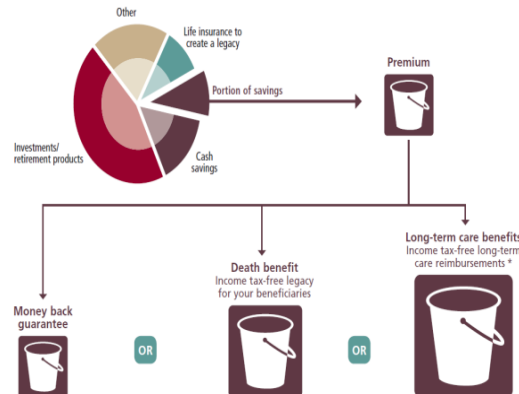
Highlights:

- Pay as you go policy
- Premiums may be least costly
- Inflation protection
- State partnership benefits
- Premiums could be tax deductible

Decision Points:

- LTC #1 coverage goal
- Spread out premium payments
- Insuring both spouses
- Tax advantages and discounts for business owners
- Premiums may increase

Asset Based Life/LTC Insurance



Highlights:

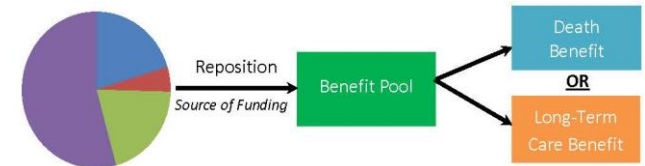
- Single or short-pay premium
- Return of premium
- Comprehensive LTC benefits
- Inflation protection
- Simplified underwriting

Decision Points:

- LTC #1 coverage goal
- Guaranteed Life & LTC benefits
- Pre-fund premiums
- Tax-free exchange from existing policy
- Cash strong clients
- Premiums cannot increase

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Life Insurance with LTC Rider



Highlights:

- Life insurance policy with LTC rider
- Accelerates portion of death benefit each month tax-free
- Unused portion payable to beneficiaries tax-free in form of death benefit
- Premium flexibility (1-to-10, to age 65, Life Pay)

Decision Points:

- Life insurance and LTC coverage goals
- Asset or investment for family (IRR)
- Premiums cannot increase
- May initially have greater LTC monthly benefits
- Business buy-sell funding