

Long Term Care Solutions				
	Stand-Alone LTC	Hybrid/Linked Benefit	UL/IUL with LTC Rider	LTC Annuity
General Info	<ul style="list-style-type: none"> Lifetime Premium No Death Benefit No cash value Most LTC benefit design flexibility 	<ul style="list-style-type: none"> Single Pay or Limited premium options, including pay to 65 Maximize LTC while providing modest DB and ROP feature Lifetime benefits available 	<ul style="list-style-type: none"> Flexible Premium Potential Cash Value (varies by product) Highest Death Benefit Leverage LTC Leverage not as robust as Traditional LTCi 	<ul style="list-style-type: none"> Single Premium Qualified or Non-Qualified money Issued to age 85
How to position?	<ul style="list-style-type: none"> Asset protection "Transfer" the risk Partnership benefits Use it or Lose it 	<ul style="list-style-type: none"> Better way to self-insure against LTC risk Great for low interest rate environment Reallocation with Leverage 	<ul style="list-style-type: none"> Premium design flexibility Death Benefit Leverage is Important Multiple benefits – death benefit, cash value, LTC 	<ul style="list-style-type: none"> On its own or in combination with linked product Simplified, flexible underwriting
When to use?	<ul style="list-style-type: none"> Normally 1st option most clients review LTC protection is #1 objective/need 	<ul style="list-style-type: none"> If your prospect has said NO to LTCi in the past Client has old cash value policy – 1035 exchange opportunity On its own or in combination with linked product Simplified, flexible underwriting 	<ul style="list-style-type: none"> Client does not have "lump sum" premium When Death Benefit leverage is Paramount Those that object to traditional LTCi "If I don't use it, I lose it" Those concerned with possible LTCi premium increases 	<ul style="list-style-type: none"> If unable to medically qualify for other LTC solutions Ideal as a 1035 from another annuity
Why choose?	<ul style="list-style-type: none"> Most protection against LTC risk to retirement Tax free benefits Possible tax credit or deduction of premiums 	<ul style="list-style-type: none"> Guarantees are important to client Return of Premium Tax free LTC & Death benefits (LTC & Life tax rules) Handles objections: <ul style="list-style-type: none"> Never need LTC I can self-insure Want my \$\$\$ back 	<ul style="list-style-type: none"> Need Life Insurance Want Life Insurance and LTC Benefit LTC need but want guarantees 	<ul style="list-style-type: none"> Shelter gain in current NQ annuity with 1035 to LTC annuity When clients primarily have qualified assets
Examples	<ul style="list-style-type: none"> Female, age 60 @ Preferred \$200/day (as monthly benefit), 3 years, 90-day elimination, 3% compound inflation ~\$3,679/year 	<ul style="list-style-type: none"> Female, age 60 @ Preferred \$100k single pay Provides (guaranteed) over \$690,000 potential LTC pool @age 80 	<ul style="list-style-type: none"> Female, age 60 @ Preferred \$250k level death with LTC benefit, pay all years @\$4,234/year Access up to \$10,000/month 	<ul style="list-style-type: none"> Female, age 60 \$100,000 single pay (NQ) Over \$500,000 potential LTC pool