

Reallocating for Protection

Why now is the time to secure asset-based long-term care insurance.

Asset-Based Long-Term Care, often called "hybrid" insurance, combines long-term care coverage with a life insurance policy or annuity. It is designed to help maximize the utility of your funds by providing long-term care benefits or a death benefit for beneficiaries. If you need care, it pays for it. If you don't need care, it pays an income-tax-free death benefit to your designated beneficiaries (under IRC Sec. 101 (a)). If you change your mind, many policies offer a return of your premium.

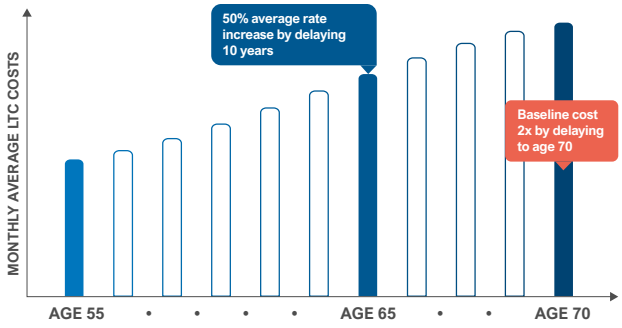
While the "use it or leave it" guarantee makes ABLTC highly attractive, waiting to secure a policy is still a costly mistake. Here is why the best time to lock in your asset-based coverage is right now.

Underwriting Still Applies

Even though ABLTC is backed by life insurance or an annuity, you still have to qualify medically to receive the long-term care benefits. A sudden change in your medical history can impact your eligibility and even limit your policy options.

Age Determines Your Buying Power

Asset-based policies instantly multiply your initial premium into a much larger long-term care pool or fund that can be used to offset long-term care expenses. Waiting means the exact same purchase buys significantly less coverage and loses valuable years of compound growth.



This graph is intended for illustrative purposed only to demonstrate cost trends and is not guaranteed. Actual policy rates depend on carrier underwriting, age, health, and coverage options.

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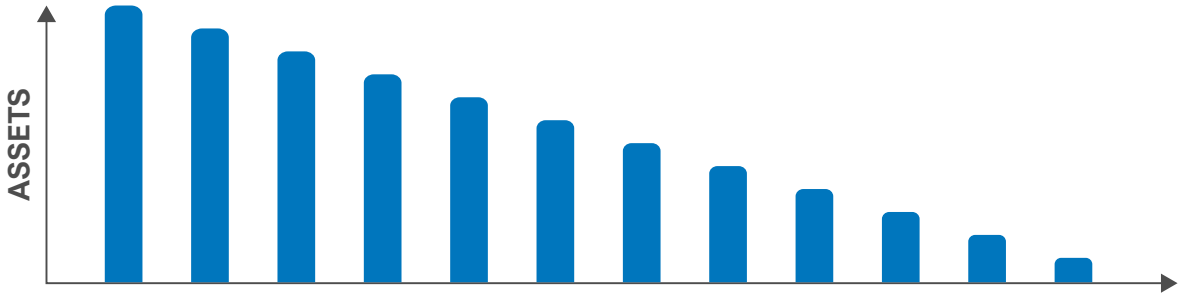


Eliminating Premium Uncertainty

Many hybrid policies offer guaranteed premium structures, backed by the financial strength and claims-paying ability of the issuing insurance company. Whether you pay all at once or over time, your price is locked in forever. Waiting only means your permanent rate will be higher simply because you are older.

The Bottom Line: There is No Penalty for Acting Early

With traditional insurance, you might hesitate to pay premiums for a benefit you may never use. Asset-Based LTC is designed to help maximize the utility of your funds by providing long-term care benefits or a death benefit for beneficiaries. Your money remains an asset on your personal balance sheet, ready to provide care, leave a legacy, or even be returned to you if your plans change. The only real risk is waiting until a change in health or age limits your options.



Contact your financial representative to review how you can seamlessly reposition a portion of your portfolio to secure your care, your family, and your legacy.

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