

Add flexibility to your plan

Protect your family and help cover potential long-term care expenses

While life may not always go the way you planned, you can put a strategy in place that will let you adapt to the unknowns and help secure your future and that of your family. This strategy can help protect your family and help make sure they have the financial means to continue living the lifestyle they're accustomed to if you're no longer around. It can also give you the flexibility to pay for long-term care costs you may have, making it less likely that you need to drain your assets to pay for such care.

Will you need long-term care?

- With people living longer than ever these days, it's no wonder nearly 70% of people turning age 65 will need some type of long-term care in their lives.¹
- Typical long-term care services include help with the six basic activities of daily living: eating, bathing, dressing, toileting, transferring (walking) and continence.

¹ How Much Care Will You Need?
<https://acl.gov/ltc/basic-needs/how-much-care-will-you-need>.

Protection and more

Protect your family, assets and savings from potential long-term care costs by combining life insurance and coverage for long-term care costs in one policy.

We offer a cost-effective way to...

- **Protect your family, for life** — Permanent life insurance can be a smart addition to a financial plan for investors who want more ways to protect their family, minimize taxes and grow their money over time.
- **Add flexibility** — Add the **Comprehensive Long-Term Care Rider** and you can tap into your policy to fund your long-term care needs on a dollar-for-dollar basis. If you don't use it, your policy's death benefit will be passed along to your beneficiary.²
- The long-term care benefit is paid each month as an acceleration of the underlying policy's death benefit. The benefit will be paid as a lien against the policy values and is a percentage of the death benefit that you choose at the time of the application. To receive payment, you must submit evidence of long-term care services received.



**Want to learn more about how you can
protect your family and your assets?
Contact your financial professional today.**

2 Please note the insured will be eligible to access their long-term care benefits once they have been certified by a U.S.-licensed healthcare provider as Chronically Ill, which is defined as being unable to perform (without substantial assistance) at least two activities of daily living for a period of at least 90 days due to a loss of functional capacity, or requiring substantial supervision to protect such individual from threats to health and safety due to cognitive impairment.

This flyer is an insurance solicitation and contact will be made by an insurance producer or insurance company.

The company has the right to increase charges on the Comprehensive Long-Term Care Rider up to a guaranteed maximum rate. An increase in rider charges may require a higher premium in order to keep the policy and rider in effect. Also, the approval of this rider is subject to underwriting. The underwriting requirements are based on our published age and amount guidelines, which may include a paramedical exam.

Actual terms and conditions of the Comprehensive Long-Term Care Rider are contained in rider form #R12-10CA. This rider has exclusions and limitations.

The Comprehensive Long-Term Care Rider does have an additional charge and clients must qualify separately for the Comprehensive Long-Term Care Rider. They may qualify for the insurance but not the rider.

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