



Taking care of your family and yourself

A better way to prepare for potential long-term care expenses and other needs

As you plan for the future, your first instinct may be to concentrate on your family and their needs. Will your spouse or children be able to continue living the life you want for them if something should happen to you? How can you make sure you're not a burden to your family as you age?

As women, we often put others' needs before our own, caring for both parents and children. But in planning for your own future, you can look out for your family, too. With the right financial product, you can:

- Pass wealth to your family to help them financially when you're no longer around.
- Pay for potential long-term care expenses simply and quickly – no receipts needed.
- Generate potential additional supplemental income for retirement if you need it.¹

So how can you get all these benefits in one place?

Protection and more

For an incremental cost, the **Long-Term Care ServicesSM Rider** can be added to any of our single permanent life insurance policies to give you the flexibility you need to adapt to life's unknowns.

- Add a layer of protection to your life insurance plan.
- Tap into your policy to fund your qualified long-term care to help avoid having to use your savings or other assets.
- Generate an additional form of retirement income.
- Pass the full benefit along to your family if you don't need the policy benefits for qualified long-term care expenses or retirement income generally tax-free.

Are you a caregiver?

If you provide some type of long-term care to your parents or others, you're not alone:

- 60% of caregivers are women.²

Will you need care?

- It's possible, simply because women live longer.
- More than 70% of nursing home residents are women.¹
- Over 75% of those at assisted living communities are women.¹
- Almost two-thirds of home care recipients are women.¹



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

- 1 Long-Term Care — Important Information For Women AALTC 2020. aaltci.org/long-term-care-insurance/learning-center/for-women.php.
- 2 The Female Face of Family Caregiving Fact Sheet. Nov 2018. nationalpartnership.org/our-work/resources/economic-justice/female-face-family-caregiving.pdf.

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 Long-Term Care ServicesSM 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.

Clients must qualify separately for the Long-Term Care ServicesSM Rider; a client may qualify for the insurance policy and not the rider.

Actual terms and conditions of the Long-Term Care ServicesSM Rider are contained in rider form #ICC12-R12-10 and #ICC19-R19-LTCSR. This rider has an additional cost, as well as exclusions and limitations, and may not be available in all jurisdictions or may vary.

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