

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 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.

Protection and more

Protect your family and protect your 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 clients who want more ways to protect their family, minimize taxes and grow their money over time.
- **Add flexibility** — Add the **Accelerated Death Benefit for Long-Term Care ServicesSM Rider²** and you can tap into your policy to help fund your long-term care need on a dollar-for-dollar basis. If you don't use it, your policy's death benefit will be passed along to your beneficiary.



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

1 How Much Care Will You Need? <https://acl.gov/ltc/basic-needs/how-much-care-will-you-need> October 2021.

2 In New York, one of the eligibility requirements for receiving LTCSR benefit payments is certification from a U.S. licensed Health Care Practitioner that the insured person is a chronically ill individual and is receiving qualified LTC services in accordance with a plan of care and will require continuous care for the remainder of the insured's life.

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 Accelerated Death Benefit for 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.

Actual terms and conditions of the Accelerated Death Benefit for Long-Term Care ServicesSM Rider are contained in rider form R12-10NY. This rider has exclusions and limitations.

The Accelerated Death Benefit for Long-Term Care ServicesSM Rider does have an additional charge and clients must qualify separately for the LTCSR. They may qualify for the insurance, but not the rider.

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