

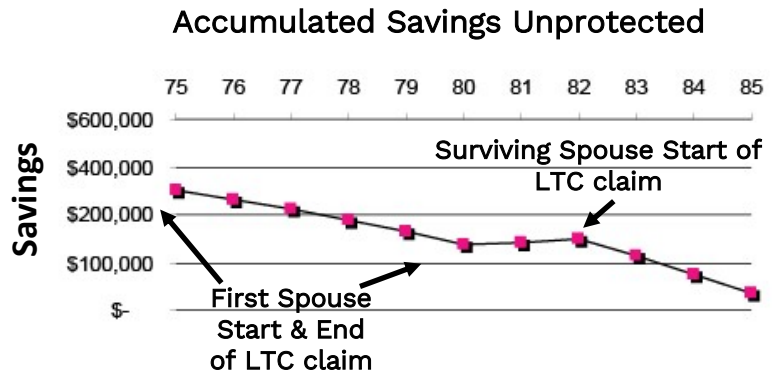
A Woman Can Be Financially Devastated By A Long Term Care Crisis Before She Ever Needs Care...

This graph illustrates a couple's Accumulated Savings, unprotected against a Long Term Care Crisis with one spouse reducing their Assets first.

The remaining spouse can be dramatically affected by this reduction and ultimately forced into insolvency.

All assets were subject to an annual interest of 5% and their Long Term Care expenses were subject to 5% inflation starting at \$165 per day.

Illustrations are hypothetical and are subject to other factors, underwriting health, option elections, etc., and are for illustrative purposes only.



A Qualified Long Term Care Insurance Policy will not only help to pay for services, but consider the following:

- >> **It offers coverage in all four doors of care** - Home Care, Assisted Living Care, Adult Day Care and Nursing Home Care.
- >> **Premiums are waived** during a claim and are also tax deductible.
- >> State Partnership option allows you to **protect your assets from Medicaid's spend-down requirement**, equal to your Long Term Care policy benefits consumed, should you exhaust your LTC policy and resort to Medicaid.
- >> The Partnership option will also protect your home from **Medicaid's estate recovery program** when you pass away.

"Six Reasons Why People Purchase Long Term Care Insurance"

BURDEN: They do not want to be a **burden** to their spouse, children, family, or friends.

ACCESS TO QUALITY CARE: They want **access to quality care** and the ability to receive care at home, or to enter a facility of their choice.

AVERSION TO WELFARE: They have an **aversion to welfare**, which is Medicaid. They do not want to become a ward of the State.

ASSET PROTECTION: They want to **protect their assets** because most people prefer to leave their money to Family Inheritances, Charities and Scholarships, rather than to paying for a nursing home.

CONTROL AND INDEPENDENCE: They want **control and independence**, choosing where they will live (at home or in another state near their children), and the kind of care they will receive.

PEACE OF MIND: They want **peace of mind**, knowing they do not have to worry about what might someday happen. They want to be financially protected and prepared for the future.