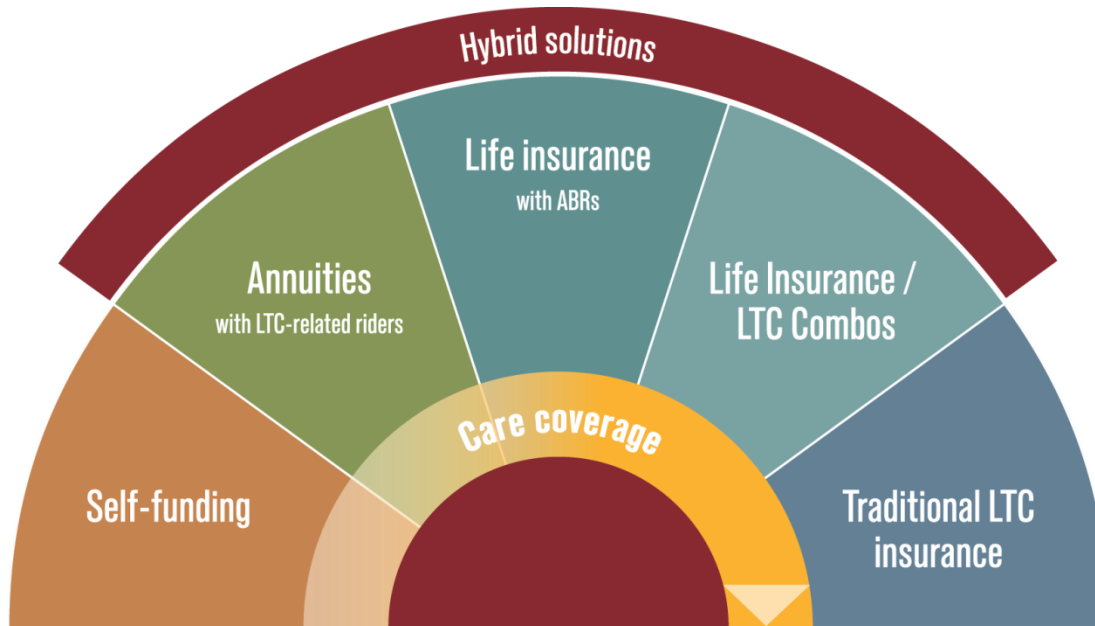


# KNOWING THE OPTIONS AVAILABLE



A few key features of each:

**Annuities** – no underwriting, doubles the clients income for LTC

**Traditional LTC** – lowest current premiums

**LTC Hybrid-** exp. MoneyGuard – basic underwriting, guaranteed premiums, high cash surrender values, high total LTC bucket

**Life insurance with ABR** – option for guaranteed premiums, full death benefit for any unused amount, non-reimbursement benefits

Accelerated death benefits may be taxable and may affect public assistance eligibility.



<b>Investment and insurance products:</b>		
<b>Not Insured by FDIC or any Federal Government Agency</b>	<b>MAY Lose Value</b>	<b>Not a Deposit of or Guaranteed by a Bank</b>

Life insurance policy with a LTC rider or chronic illness rider

Ideal client:

- 50-65 years old
- Net worth \$1-4M

Key features

- To go on claim they must not be able to perform 2 of the 6 activities of daily living, by a note from their own doctor
- 90 day elimination period
- Will receive up to \$10,800 a month in benefits until their bucket (death benefit) is gone
- Any unused benefit will pay out as a death benefit
- Guaranteed premium options



**70%** of Americans turning 65 will need long-term care services and support at some point.

Source: How Much Care Will You Need? <https://longtermcare.acl.gov/the-basics/how-much-care-will-you-need.html> (2017)

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