

Accessible, Flexible, Dependable

Access to funds at any time

Asset Care with Return of Premium ensures your clients can always access their funds. They can be used for LTC expenses, passed on as a death benefit, or returned minus any prior distributions upon surrender of the policy.

Product positioning

- Desirable to individuals that want access to all of their money (minus any prior distributions taken) if their situation changes.
- Leverage for qualifying care as well as death benefit if care isn't needed.
- Attractive to clients who may currently have CDs, money markets, savings accounts, have a low risk tolerance or choose to self fund.
- Provides tax advantages

Hypothetical example:

John, 62 and Susan, 61; married couple, non-smokers, in good health

Since the last recession, John and Susan have become more conservative and dislike any strategy that would limit access to their funds. They have several accounts which provide low returns, but they're comfortable knowing that they offer guarantees and flexibility. Asset Care with Return of Premium not only allows John and Susan access to 100% of their money, it also leverages those dollars into a tax-free pool which can be used for any qualifying care. Repositioning \$200,000 of their existing assets into a single premium Asset Care policy would immediately provide a total of \$620,088 for care.

The initial premium, minus any prior distributions taken,* is available to them at any point should they change their minds, need access to their funds, or never need care.

Total Initial Premium \$200,000

Face Amount \$310,044

Total Initial LTC Benefit Balance

Face Amount Payable for LTC Balance	Continuation of Benefits** \$620,088
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Initial LTC Benefit Limit, Per Individual
\$6,201 monthly / \$74,411 annually

Initial LTC Benefit Limit, For One or Both Individuals
\$12,402 monthly / \$6,201 per person
\$148,821 annually / \$74,411 per person

*The initial premium, minus any non-LTC face amount reduction proportionately. **Continuation of Benefits begins once the benefits of the base policy are exhausted. Any individuals used in scenarios are fictitious and all numeric examples are hypothetical and were used for explanatory purposes only.

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