

Use income instead of assets

Asset Care® Recurring Premium

Asset Care Recurring Premium allows your client to begin planning for LTC earlier in life. Recurring premiums spread the funding of their protection across 5 to 20 years, or even their lifetime.

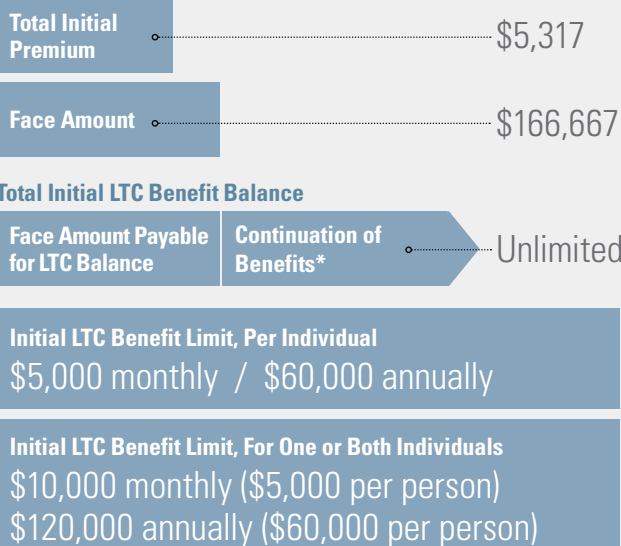
Product highlights

- Guaranteed death benefit, premiums and cash value growth
- 5-pay, 10-pay, 20-pay, or pay-to-95
- Single Premium Drop-in Rider available
- Ability to add inflation protection to base and rider
- Waiver of premium automatically included on base and rider
- Tax deductibility or use of HSA dollars for Acceleration of Benefits (AOB) and Continuation of Benefits (COB)
- LTC benefits are generally tax free from day one for home health care (90 day elimination period for all other facility care)

Hypothetical example:

Robert, 53 and Helen, 51; Married couple, non-smokers, in good health

Robert and Helen own a small business and are still in high earning years. They are concerned about the cost of long-term care because Helen's aunt pays \$25/hour for home health care. They chose the pay-to-95 option to reduce their overall premium. Their monthly payment of \$462.55 may be paid for partially by their business as a tax deduction, or through their HSA.



*Continuation of Benefits begins once the policy Face Amount is exhausted **If both insured receive long-term care benefits at the same time, the LTC benefit will last for a shorter period of time than if only one insured receives long-term care benefits. Any individuals used in scenarios are fictitious and all numeric examples are hypothetical and were used for explanatory purposes only.

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