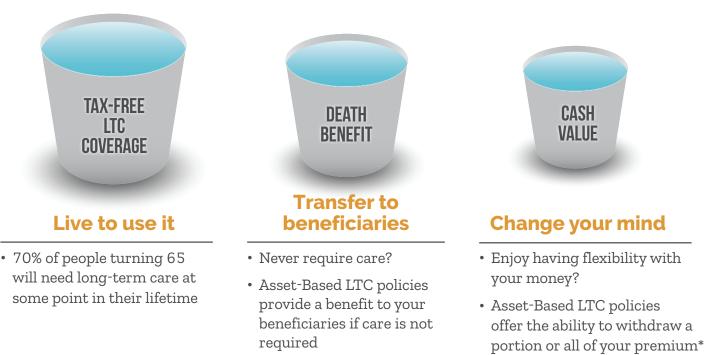
## **ASSET-BASED LTC**

## CHANGING THE WAY WE VIEW LONG-TERM CARE INSURANCE

Many people feel that traditional Long-Term Care Insurance is too expensive. In addition, most policies issued today do not provide a benefit if care is not needed. As an alternative, Asset-Based LTC policies will provide a benefit regardless of what happens in the future. The illustration below highlights the key features of an Asset-Based LTC Policy.



Are you concerned about the potential impact that long-term care costs may have on you and your family? If you have questions about alternatives to traditional long-term care insurance, call me today!

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California Insurance License #0G14152 | Non-Resident State Licenses: WA, NM, AZ, CO, TX

\*Partial withdrawal of premium or full surrender of the policy may result in a taxable event and the owner should consult his/her personal tax advisor regarding this and other applicable tax matters.

Guarantees are based on the claims paying ability of the issuing company. Long-Term Care Insurance or Asset-Based Long-Term Care Insurance Products may not be suitable for all investors. Surrender charges may apply for early withdrawals and, if made prior to age 59 ½, may be subject to a 10% federal tax penalty in addition to any gains being taxed as ordinary income. Please consult with a licensed financial professional when considering your insurance options.

Not insured by FDIC/NCUA or any other government agency; not a deposit; not guaranteed by the financial institution; are subject to risks and may lose value.