

Think about this: **Can a single life insurance policy provide funds in case of death and help pay long term care expenses when needed? The answer is “Yes”.**

Your client can get permanent life insurance with a long term care rider and achieve the above.

Research reports* show:

1. 60% of people who reach age 65 may need long term care at some point in their lives.
2. Women have a 50% greater chance than men of needing long term care!
3. Many seniors rely on donated care and their savings which is not enough in times of needing LTC.
4. One year in a nursing home can cost more than \$66,000 today. Just think of these numbers with inflation....

(*information taken from Congressional budget report and various statistics on LTC)

Having a universal life policy with a long term care rider will provide the following:

1. Client can select a percentage of total insurance coverage to be paid if he/she qualifies for long term care.
2. The portion of the death benefit not used for LTC expenses will be paid to client's heir/s as a life insurance benefit. According to the current tax laws, this amount is income tax free to beneficiaries.

The importance of life insurance is two fold:

1. Helping client's dependents in case of death and
2. Helping client with living expenses incurred due to needing long term care.

A UL with LTC rider is a convenient and cost effective way to plan for client's future. Offer this feature to your client whenever you get a chance.

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