

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 \$506.49 may be paid for partially by their business as a tax deduction, or through their HSA.

Total Initial Premium	\$5,822
Face Amount	\$166,667
Total Initial LTC Benefit Balance	
Face Amount Payable for LTC Balance	Continuation of Benefits* → Unlimited
Initial LTC Benefit Limit, Per Individual	
\$5,000 monthly / \$60,000 annually	
Initial LTC Benefit Limit, For One or Both Individuals	
\$10,000 monthly (\$5,000 per person)	
\$120,000 annually (\$60,000 per person)	

*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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