

Hybrid Life/Long-Term Care - How It Works

1. Long-Term Care If You Need It

- Access long-term care benefits when you need it, wherever you want to be – nursing home, assisted-living facility, long-term care communities, or even in your own home.
- Flexible payment options – single lump sum, set number of years, continuous pay – all with premiums guaranteed to stay level.
- Option of reimbursement or indemnity, cash style benefits.
- Long-term care benefits can be 3x-6x higher than the funds originally allocated (depending on age and product type)

2. Death Benefit If You Don't Use It

- If you die without ever needing long-term care benefits, your beneficiary will still receive a death benefit. If you use a portion of the long-term care benefits, the remaining portion would go to your beneficiary.

3. Return of Premium If You No Longer Want It

- For Hybrid single-premium policies (and some 3/5/7/10-year policies), you can get all or most of your premium back if you decide down the road that you no longer want the policy.

**FACT: 70% of people age 65 and older will need long-term care.
These types of policies help you AND your loved ones.**