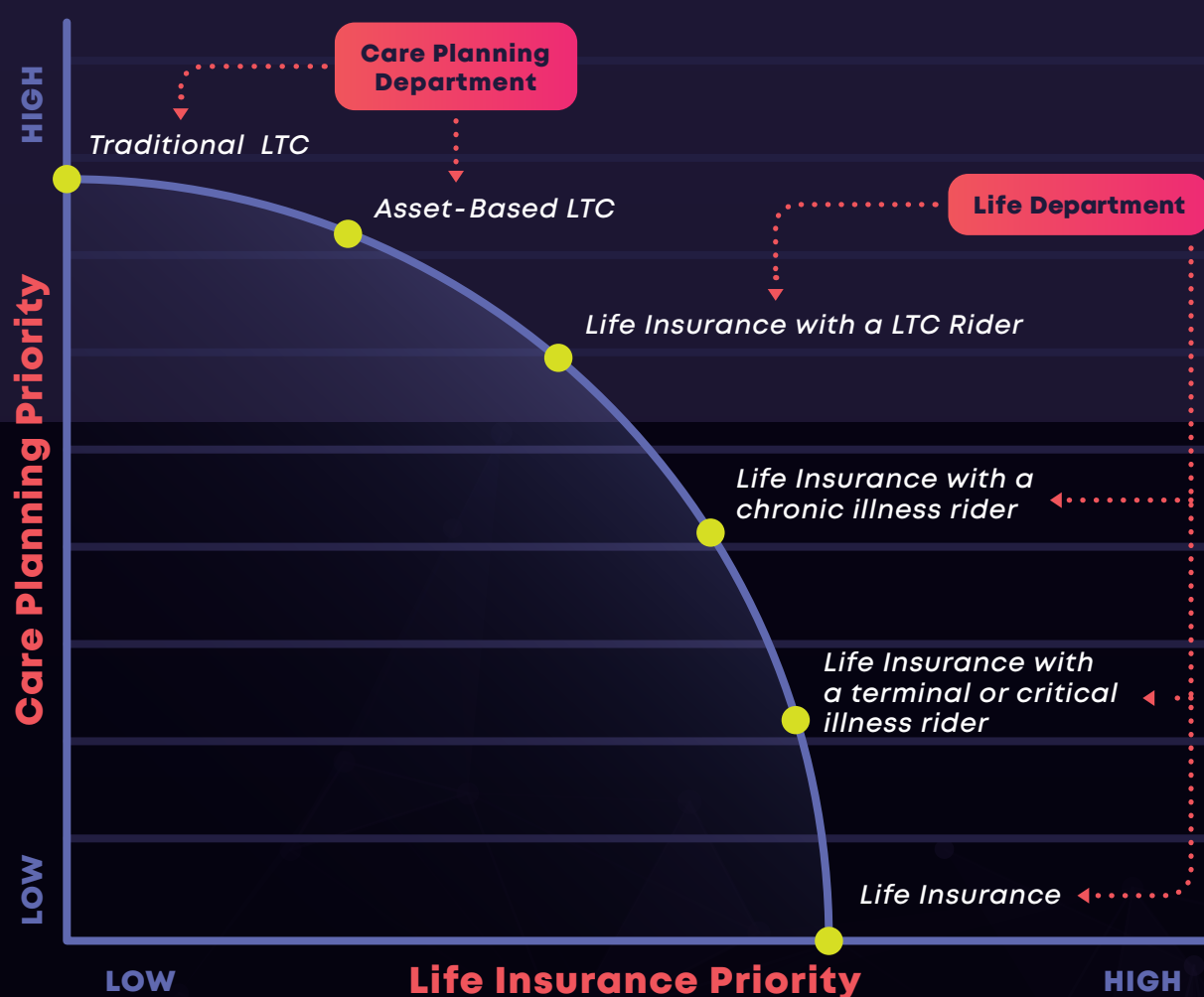


CARE PLANNING: What's the Best Fit?

Long-term care (LTC) and life insurance tools all provide solutions...but which is best?

It depends on your scenario.

TRADITIONAL LTC	ASSET-BASED LTC	LIFE INSURANCE WITH QLTCI RIDERS	LIFE INSURANCE WITH AB RIDERS
<p>PRO</p> <p>Typically, the most affordable way to cover LTC expenses</p> <p>CON</p> <p>"If you don't use it, you lose it" no cash value or return of premium</p> <p>BEST FOR</p> <p>Clients who want the lowest cost and most efficient way to cover LTC expenses</p>	<p>PRO</p> <p>More flexible option, leverages assets to realize cash value accumulation</p> <p>CON</p> <p>More expensive with opportunity cost if a single premium is selected</p> <p>BEST FOR</p> <p>Clients who look to solve an LTC problem, but want life insurance with return of premium and guaranteed premium</p>	<p>PRO</p> <p>Reduces fear of wasting premiums while gaining a guaranteed death benefit, cash value, and LTC coverage</p> <p>CON</p> <p>Premiums are paid over shorter times, may not be tax-deductible, and aren't the "best" at any one function</p> <p>BEST FOR</p> <p>Clients who primarily want life insurance, but find LTC appealing and nice to have in case they need it</p>	<p>PRO</p> <p>Allows the policyholder to have a portion of their death benefit prior to their death for qualified LTC needs</p> <p>CON</p> <p>In order to have a policy, one must be terminally ill (or in some cases, chronically ill)</p> <p>BEST FOR</p> <p>Clients that want a death benefit, but like the security of having benefits for chronic illness, permanent disability, or cognitive impairments</p>



With so many products available, it can seem overwhelming to find what's right for you. **We can help.**