



Product	Type of Insurance	Product Features	
Asset Care I	Single Premium Life with LTC	Issue Ages (35 – 80) Approved in all states except NY (Single Only in PA) Joint client must be within 25 years of owner & is not restricted to spouses Minimum Premium \$10,000 Commission 8.00%	
Asset Care II		Single Premium Life with LTC from 1035 exchange of Non-Qualified Life Insurance Cash Value	Issue Ages (59 ½ - 80) Approved in all states except NY (Single Only in PA) Joint client must be within 25 years of owner & is not restricted to spouses Minimum Premium \$20,000 Liquidity 10% of Account Value each year after year 1 Commission 6.50%
Asset Care III			Single Premium Life with LTC from IRA or Qualified rollover
Asset Care IV	10 pay through 20 pay Life with LTC & Whole Life with LTC		
LTC Benefit info		Optional Riders	
All versions cover all levels of LTC facility, hospice, adult day care, respite care, assisted living and home health care. Waiting period is 30 days of qualified home health care within a 180 day period and a 60 day waiting period for all other types of care. The waiting period may vary by state so be sure to ask for details.		1) Accelerated LTC Benefits – Standard policy offers 2% of Death benefit over 50 months but client has option to select 3% over 33 month and 4% over 25 months. 2) LTC Doubler – the client can choose to double their benefit period – 50 months turns into 100, 33 months to 66 and 25 months to 50. 3) Lifetime LTC Benefits – the client can receive lifetime benefits & premiums are guaranteed never to increase. 4) Inflation protection – not approved in all states Commission on continuation riders - paid out at 8% for up to 10 years	

Linked Benefits