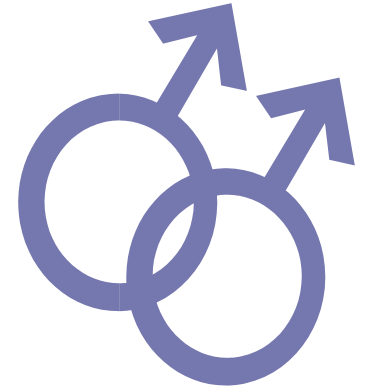


Same-Sex Partners have a vested interest in buying LTCi



There is a huge market promoting LTCi to partners living together since they may have more to lose than married couples.

The issues are:

The *majority* of Partners are not married

The *majority* of Partners do not co-mingle their funds

The *majority* of Partners own a home together

The problem is that in the event of illness or injury will the unhealthy partner deplete their assets and will the healthy partner be financially responsible for the expenses incurred? The healthy partner may not want to spend down their own assets, but they may be forced to; including taking out a second mortgage or possibly selling the house to gain access to needed funds. If they are not officially married and own a home together, **the home may not** be a protected asset under Medicaid or other state-specific laws.

Partners need LTCi to cover their expenses (claims) and prevent the loss of their assets.

Contact your clients and explain the importance of owning LTCi. They can qualify for full **spousal discount** and an LTCi policy could save their hard-earned assets. Also *discuss life insurance* with your clients — what happens when one partner dies—will the remaining partner be financially able to stay in the home?

For a quote or further information, contact:

SPECIAL RISK SERVICES, Inc.

800-933-5491

“Your LTCi Agency of Choice”

www.SRSINC.com