

# SINGLE PREMIUM LONG TERM CARE INSURANCE

**6% Commission**

- ◆Guaranteed Single Premium
- ◆0 Day Wait for Nursing Home
- ◆0 Day Wait for Assisted Living Facility
- ◆0 Day Wait for Home Health Care
- ◆Simplified Underwriting-Pass/Fail
- ◆No Paramed, No APS — Telephone Interview Only
- ◆Simple/Compounding Inflation Options
- ◆Return of Premium ◆Rates Will Never Increase
- ◆Monthly Home Health Care
- ◆Death Benefit Included ◆Avoids Probate

## RETURN OF PREMIUM BUILT-IN

For the client who says:

- I have enough money, I can self-insure!
- If I pay all those years for traditional LTCi and then die, I get nothing back!
- I have money earmarked for the children/grandchildren!
- I have old cash value life policies
- I have money parked in money-markets making nothing!

*Leverage a percentage of your client's parked money and maximize their return.*

Example:

67 Female NS  
\$100,000 Deposit  
\$130,366 *Guaranteed* Death Benefit  
\$391,098 *Guaranteed* Total LTC Benefit  
\$5,432 per month LTC Benefit *Guaranteed for 6 Years*  
\$100,000 *Guaranteed ROP* (per schedule)

**THIS IS THE ULTIMATE IN PRODUCT FLEXIBILITY OFFERED BY MAJOR A+ RATED CARRIER.**

For more information or a quote call: **SPECIAL RISK SERVICES, Inc.**

**800-933-5491**

*"Your LTCi Agency of Choice"*