

SINGLE, 5 or 10 PAY LIFE/LONG TERM CARE INSURANCE

6% Commission

- ◆ **Guaranteed Rates-Will Never Increase**
 - ◆ **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**
 - ◆ **100% Return of Premium**
 - ◆ **Monthly Home Health Care**
 - ◆ **Death Benefit Included**
 - ◆ **Avoids Probate**

100% RETURN OF PREMIUM BUILT-IN

For the client who says, where will the premium come from?

—Old unwanted cash value policies—let's 1035 the cash value into a worthwhile policy.

—Safe money in checking accounts or money markets—let's leverage that money into more.

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

Example:

67 Female NS
\$100,000 Deposit
\$171,000 *Guaranteed* Death Benefit
\$337,101 *Guaranteed* Total LTC Benefit
\$4,682 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"