

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

7.5% Commission

- ◆ Single, 5 or 10 Pay
- ◆ Guaranteed Premiums – Rates Will Never Increase
 - ◆ Indemnity Monthly Cash Benefit
- ◆ Nursing Home/Assisted Living/Home Health Care
 - ◆ Simplified Underwriting-Pass/Fail
- ◆ No Paramed, No APS — Telephone Interview Only
 - ◆ Simple/Compounding Inflation Options
 - ◆ 100% Return of Premium
 - ◆ 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
\$180,414 *Guaranteed* Death Benefit
\$310,223 *Guaranteed* Total LTC Benefit
\$4,309 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"