

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
- ◆Money Back Guarantee
- ◆Rates Will Never Increase
- ◆Monthly Home Health Care
- ◆Death Benefit Included
- ◆Avoids Probate

**100% Liquidity of Principal
No Surrender Fees ... No Penalties**

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
\$153,489 *Guaranteed* Death Benefit
\$460,467 *Guaranteed* Total LTC Benefit
\$6395 per month LTC Benefit *Guaranteed*
\$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: **CPS/SPECIAL RISK SERVICES, Inc.**

CALL 800-99-5491

"Your LTCi Agency of Choice"