










WHY YOU WANT TO SELL 3/1 LIFE/LTC/DI

-  No Income Verification
-  No Occupational Classes
-  Benefit Payments are Paid Directly to Policyholder
-  Month Tax Free Benefits
-  Use Benefits to Pay for *Any* Expenses
-  Can Be Issued up to Table 4
-  Most States, Health License not Required
-  4% of Death Benefit up to \$9,000 per Month
-  Includes Nursing Home, Assisted Living and Home Health Care

Great product for younger people with *NO DI* or professionals who have *MAXED OUT* their *DI*.

Fantastic product for older clients who want a comprehensive LTCi plan but want their *premiums returned* upon death if they never use the benefits.

**For more information or a quote on this great product call
CPS/SPECIAL RISK SERVICES 1-800-933-5491**

