

A woman with long dark hair, wearing a white winter coat and a black and white striped scarf, is walking through a forest. She is holding a bright yellow umbrella. The forest has many trees with thick trunks and a path covered in fallen leaves.

ACT NOW!

LIFE PLUS LONG TERM CARE

Guaranteed Issue

- No Medical Questions
- \$150K/\$300K Life and LTC* majority of states
- Payroll Deduction
- Fully Portable
- Allows Home Health Care Options
- Coverage Available for Spouse, Children and Grandchildren
- Employee Funded Benefit

GET GUARANTEED ISSUE **LIFE AND LTC** COVERAGE FOR YOUR MOST PRECIOUS ASSET. **YOU.**

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73.8% of Americans 65 and older retire on a combined income of private pension and Social Security of \$10,000 or less a year.

1 in 5 Americans will need LTC by 2040.

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Wealth management > Cost savings > Life > Long term care