

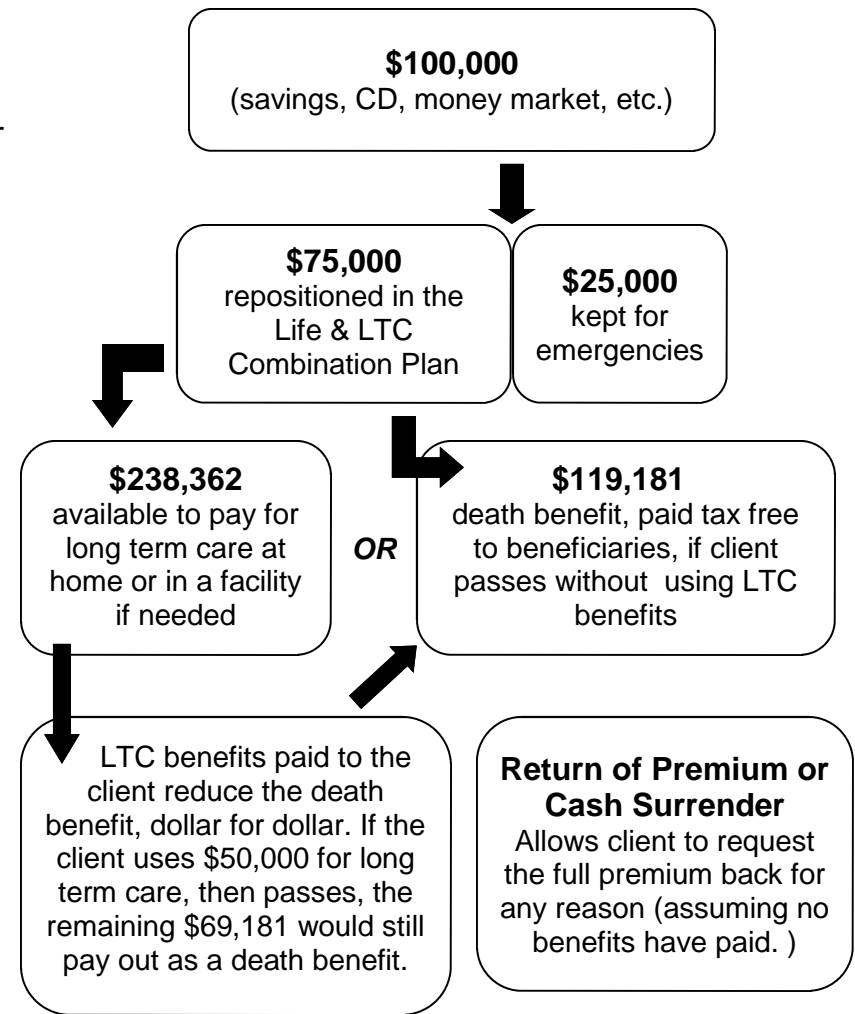
# A New Way to Insure for Long Term Care Needs: *The Life & Long Term Care Combination Plan*

You know long term care poses a risk for you and your family, but you've been reluctant to purchase long term care insurance. You worry about paying the annual premium, or that you may buy the coverage and then never use it. Now there's a way to insure for long term care, without either of these concerns—the *life & long term care combination plan*.

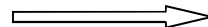
These plans offer protection for long term care expenses, but they also guarantee a benefit if you *don't* need long term care. Combination plans offer several advantages:

- Guarantee that a benefit will be paid, either to you or your beneficiary, even if you never need long term care services.
- Any benefits paid, either for long term care services or as a death benefit, will be tax-free
- Funded with a single, lump sum premium, and then you're covered for life with no further payments required
- Can provide as much as 6-8 times your premium for LTC services
- Return of Premium or Cash Surrender options let you get your premium back for any reason
- Funded with "non-qualified" money — CDs, savings, money market accounts, or even old "cash value" life insurance policies that you may no longer need
- Streamlined underwriting process available for most clients, usually less than a week from application to approval

*Here's an example of how a combination plan would work for a 68 year old woman in good health.*



Example reflects standard, non-smoker rates in effect August, 2011.



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