

Long-Term Care Planning That Cannot Fail

Whole-Life LTC with

- Death Benefit at 2%,3% or 4%
- Lifetime- Unlimited Long-Term Care Benefit Extension rider
- Total Return of Deposit At Any Time!
- Guaranteed 4% interest!
- Guaranteed Long-term Care Premiums.
- Single pay, 10-20 pay or annual pay.
- Spouses can be on ONE Plan with ONE Deposit.



Clients have 2 Concerns with Traditional LTC Planning:

1. **What if I never need it?** (that is why it is prudent to review shared benefit and return of premium in traditional policies) and
2. **What if the premiums go up?** (They most likely will. However, today's policies are priced knowing the low interest rate environment, low lapse ratio, and current claims usage. Also actuaries have to sign off that the contracts should hold up even in moderately adverse scenarios).

The Critical 3 Contract Concerns are met:

1. What if I never need it – **Tax free Life Insurance GREATER THAN DEPOSIT**
2. What if we a better deal – **Walk away with full Deposit**
3. What if one or both need care – **Life ins. acceleration and**
4. **Optional – Unlimited - Lifetime extension of benefits rider**

Don't mess around with variable, universal or chronic illness riders.
Long-term care is long-term care and you get what you pay for.

It's Your Future Your Choice.

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