Funding Long Term Care Expenses

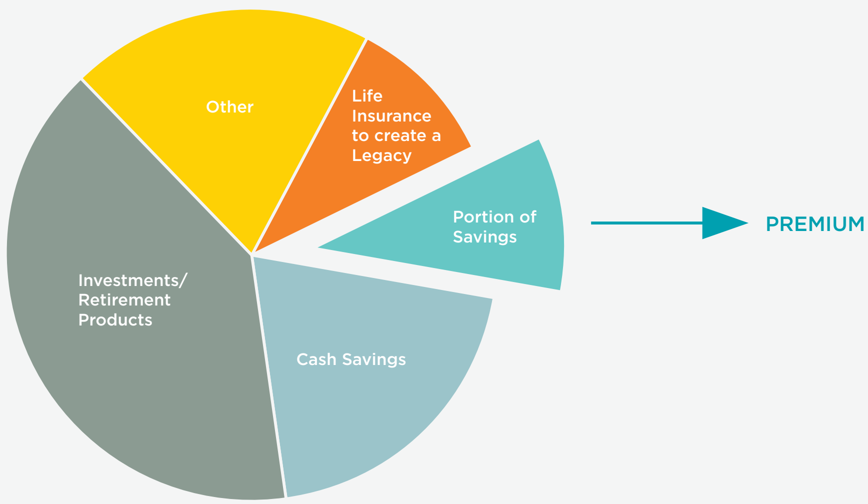
Maximizing Your Client's Portfolio

A client can avoid taking on all the risks of self-insuring and having to decide which assets to sell first should the need for long-term care arise, by leveraging a portion of their cash reserves designated for long-term care costs. These reserves can be reallocated to purchase such policy. The client would maintain control of their assets, get much more for their LTC dollars, and enjoy these advantages:

1. Immediately increase the protection for the rest of the portfolio.
2. Free up other portfolio reserves to seek additional growth.
3. Gain a new asset in the portfolio – the policy.

LEVERAGE PORTFOLIO ASSETS

- Female
- Age 65
- Married
- CT Resident
- Single Premium $100,000



If Client Self-Insures: $100,000 in a checking account gaining .40 basis points annually = $400 pre-tax; net after-tax growth on asset is $240/year.

If Client moves $100,000 into a Linked Life/LTC product: $100,000 would provide minimum $142,158 Death Benefit; with ability to take $5,923/month out for LTC services for a four-year benefit period. Client would need 175 years at $240/year checking account growth to realize the additional $42,158 provided by this alternative!

$100,000 premium = $100,000 money-back guarantee

OR

$142,158 Death Benefit

OR

$284,316 LTC Benefit

HIGHLAND CAPITAL BROKERAGE