



Hybrid LTC Product

Long-Term Care and Nonparticipating Whole Life Insurance



Why Hybrid LTC Product?

If you're like most retirees, growing older will likely mean needing some type of elder care. But costs can add up quickly – and Medicare isn't designed to pay for long-term care expenses.

**Is Hybrid LTC Product right for you?
Ask me today.**

Projected monthly costs of care in 2036¹



\$6,810

Assisted living facility



\$7,141

Home health aide



\$14,240

Nursing home, private room

How would you pay for care?

Hybrid LTC Product is an insurance policy that combines the benefits of long-term care protection with the guarantees of life insurance. Hybrid LTC Product leverages your money so that every premium dollar has the potential to provide several dollars for care. So you can get the care you need, and still have money for other needs.²

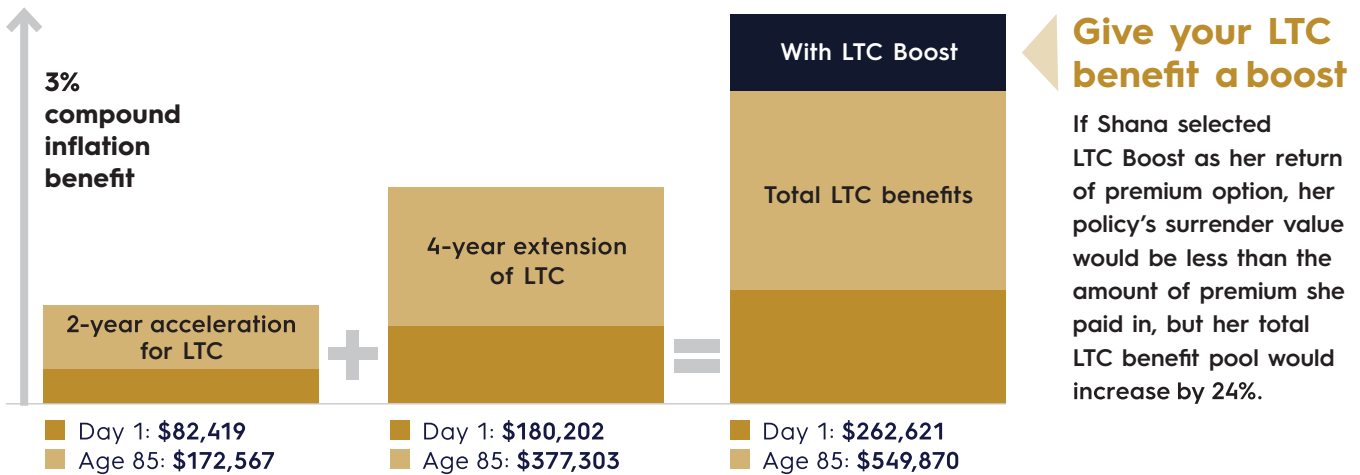
How it works

If you become chronically ill and go on claim, you can receive benefits for a minimum of 4 years or a maximum of 8. You can pay your premium all at once or over 5, 7, 10 or 15 years. If you select a multi-pay policy, your first premium payment can be a larger lump sum, but the premium payments after that must be in fixed equal amounts.

To help your long-term care (LTC) benefit keep up with the rising cost of care you can add an optional inflation protection agreement. And Hybrid LTC Product offers a range of different return of premium options³ so you can choose to:

- Protect your premium dollars – no matter what, or
- Leverage your premium to boost your LTC benefit

Let's look at an example with Shana, a 60-year-old female⁴ who purchases a \$100,000 single-pay SecureCare III policy with a 3% compound inflation protection option, 6-year benefit period and vesting return of premium option:



This is a hypothetical example for illustrative purposes only. Your particular circumstances may be different than those shown. You should ask your financial professional to run a personalized illustration for you.

If she needs care, Shana will have a total LTC benefit of \$262,621 on the first day of her policy. Because she selected an inflation protection option, her monthly benefit will continue to increase each year, even after she's gone on claim. By age 85, her total LTC benefit will be \$549,870 and her monthly cash benefit would be \$7,084, which would mean every \$1 of premium resulted in roughly \$5.50 for care.

When she dies, her family is guaranteed to receive a death benefit – \$100,000 if she never needs care,⁵ or \$10,000 if her entire benefit pool is exhausted.⁶

If she wants her money back, she can get a full refund starting in year 6.⁷

What it provides

Hybrid LTC Product is a long-term care solution you and your family can count on for:



Freedom

Use the cash indemnity benefit however you want – your care, your choice⁸



Simplicity

No need to save receipts or get expenses pre-approved



Protection

If you can no longer afford your premiums, you can get a smaller policy based on the premiums you already paid in⁹



Growth

Optional inflation protection helps your LTC benefit keep up with rising costs¹⁰



Flexibility

Choose the protection that's most important to you with different return of premium options¹¹



Support

Fortress Brokerage Solutions's Care Management Program™ offers help when you need it most

With Hybrid LTC Product, whether you need care or not, you're guaranteed benefits. Period.



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