

Long Term Care Risk

3 Easy Steps to Securing your Future

It's easy as 1, 2, 3

1

What are your priorities?

- I would like to put my money where it will grow.
- I want my money back if my circumstances change.
- I want to chose my caregivers.
- I am concerned about providing an inheritance.
- I want a joint option for my spouse or family member.
- I want a plan that will provide benefit for life.
- I want a plan with premiums that will not fluctuate.

2

How is your health?

Health questions may determine which life insurance products and/or annuities you will qualify for at this time. Please review the knockout questions on the back of this form to determine which course of action will be best for you and your family.

3

What assets do you want to use?

- | | |
|---------------------------------------|--------------------------------------|
| <input type="checkbox"/> Annuities | <input type="checkbox"/> CDs |
| <input type="checkbox"/> Money Market | <input type="checkbox"/> LTC Policy |
| <input type="checkbox"/> IRAs | <input type="checkbox"/> Children |
| <input type="checkbox"/> Checking | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Savings | _____ |

Health Knockout Questions

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Long Term Care General Knockouts for Life Insurance Products

If you have any of these conditions, you may not qualify for benefits.

- o Alzheimer's Disease, Dementia, or medication for memory loss
- o Emphysema, COPD, Congestive heart failure, Cirrhosis of Liver, Aids, Alcoholism
- o Parkinson's Disease, Multiple Sclerosis, Muscular Dystrophy, Cerebral Palsy, or Down Syndrome
- o Severe Rheumatoid Arthritis, taking methotrexate, prednisone, enbrel, etc.
- o Osteoporosis that is untreated (Lost height of more than 2 inches)
- o Stroke, TIA in the past two years, major surgeries within past year
- o Cancer within 6 months (Need to be totally out of treatment)
- o Untreated Diabetes (MoneyGuard auto decline for Type 1)
- o On dialysis, paralysis (Paraplegia or Quadriplegia)
- o Oxygen for any reason
- o Organ transplant recipient
- o Using a cane, wheelchair, or walker everyday
- o Defibrillator
- o On Disability and has a handicap sticker
- o Taking a narcotic for pain everyday
- o Undergoing medical treatment or surgery that is scheduled that hasn't been completed yet

Long Term Care General Knockouts for Pension Protection Act Annuity Products

If you have any of these conditions, you may not qualify for benefits.

- o Aids, Alzheimer's, Dementia, or medication for memory loss
- o Parkinson's, Multiple Sclerosis, ALS, Cerebral Palsy, and Muscular Dystrophy
- o Required Assistance for Daily Living
- o Organ Transplants
- o Collagen Vascular Disease
- o Dialysis, Down Syndrome, and Paralysis
- o Oxygen Usage, Wheelchairs, Three prong or Quad canes
- o Obesity (Example 6 ft- no more than 335 lbs) unisex tables
- o Severe Asthma, Myasthenia Gravis, Epilepsy not controlled



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Purchasers should consult with their legal or tax advisor regarding their individual situations before making any tax related decisions.

Insurance products are: Not a Deposit, Not FDIC Insured, Not Guaranteed by any bank or Credit Union, Not insured by Any Federal Government Agency and may go down in Value, Life Insurance benefits, annuity cash values and long term care benefits will always vary based on a variety of factors including age, gender, health and other underwriting factors. You should consult specific information regarding the products you are considering. For Agent Use Only- Not for Consumer Use.