

Asset-Care[®] IV outshines stand-alone LTCi *Joint life¹ example*

With its whole life² foundation, Asset-Care IV can provide your clients with guaranteed long-term care benefits, guaranteed premiums, and a death benefit even if care is never needed. Our product also offers the ability to cover two lives (typically spouses) with a single policy. These are benefits that stand-alone long-term care insurance (LTCi) simply does not match.

Asset-Care IV compared to stand-alone LTCi

Hypothetical example: Male and female, age 55, non-smokers	Asset-Care IV Premiums, benefits and values shown reflect a joint, second-to-die policy, inclusion of optional Continuation of Benefits rider, preferred underwriting class and guaranteed values (without inflation riders)	Stand-alone LTCi product Premiums, benefits and values shown reflect two separate individual policies, select underwriting class and spousal discount (without inflation riders)
Benefits		
Initial monthly long-term care benefit	\$5,000 per insured	\$5,000 per insured
LTC benefit period	Lifetime (unlimited)	5 years per insured
Elimination period	30 days home health care 60 days all other care	30 days (all types of care)
Waiver of premium	Yes	Yes
Guaranteed premiums	Yes	No
Guaranteed cash surrender value (if not used for LTC)	End of year 10: \$22,592 End of year 20: \$53,375	End of year 10: \$0 End of year 20: \$0
Death benefit (if not used for LTC)	\$125,000	\$0
Costs		
Net cost of ownership if surrendered after 10 years	\$23,848	\$34,090*
Total annual premium for both insureds	\$4,644	\$3,409*

1. Joint life coverage not available in PA

2. Universal life in MD

*This example assumes no rate increases.

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Asset-Care[®]

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2 of 2