

How Hybrid policies can work for men

Life Insurance model



Leverage Your Premium

Approximately 6x your
premium—or more—for
long term care

Approximately 2x your
premium—or more— for
life insurance

Contact us about asset linked (hybrid) long term care solutions today!
Craig Davis, and RetirementGuard associates can share with you solutions to hedge risk and minimize premium exposure. We have been helping people manage long-term care risk since 1992.

888.793.6111
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Retirement**Guard**

Is this you?

You Save

You intend to use your savings to pay for a long term care event if needed. (Future liabilities can be \$1,000,000 or more.)

You Plan

You would love to leave a legacy to your loved ones.

You Invest

You want to make sure you are prepared for a long term care event and still have money available for growth opportunities or to spend however you want.

You Are Uneasy

You understand the importance of long term care insurance but are hesitant to buy a product you may never need.

A Strategic Move

With Distinct Options

1

Your care is covered

Approximately 5-7x or more for your premium!

If you have a long term care (Hybrid) event, you can leverage your initial premium up to five times or more, to pay for long term expenses.

2

Your life is covered

Approximately 2x or more for your premium!

If you don't need long term care benefits, the Hybrid policy pays a tax-free death benefit to your beneficiary.

3

Your decision is covered

No regrets!

If you have a change in plans and decide not to keep the Hybrid policy, you will get back at least your initial premium (less any benefits already received). Note: The 100% money back guarantee is available in most-but not all- states.

Case study: How It Works

Meet Bill

Bill is in good health, and he has over \$500,000 of liquid assets.

Bill decides to reposition 20% (\$100,000) of his assets into a new **multi dimensional** asset class that will provide living long term care benefits **and** death benefits.



What if...

Bill had a long term care (LTC) event.

Bill purchased a Hybrid policy at age 60 and was able to leverage his \$100,000 initial premium nearly 6x for a total of \$570,000 in total long term care benefits. Bill has up to \$7,500 each month to pay for covered LTC expenses for 6 years (longer if monthly maximum is not used up).

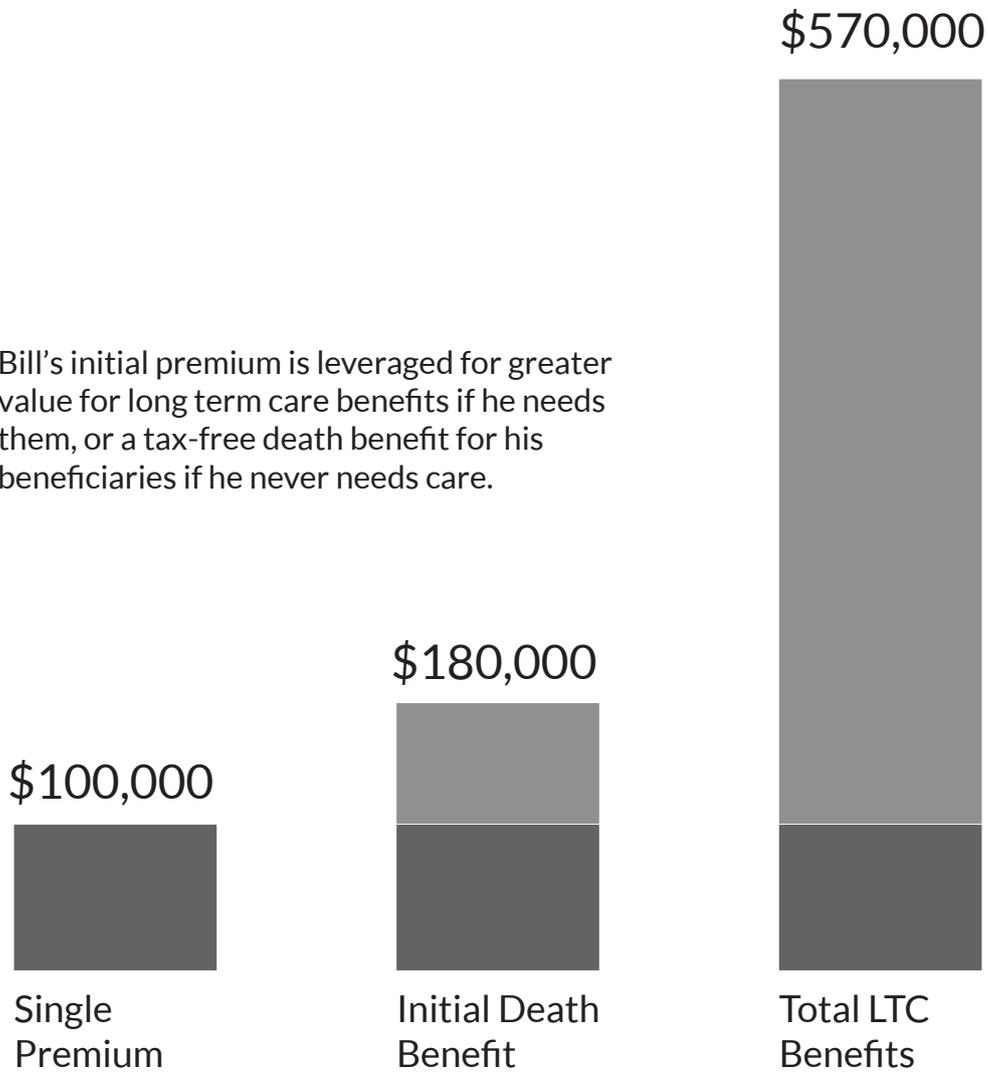
Bill never had a long term care event.

Because Bill did not need long term care benefits, he was able to leave a \$180,000 death benefit to his beneficiaries.

Bill changed his mind.

Five years after purchasing his policy, Bill wanted to invest in a new business. He discontinued his policy and used the \$100,000 to get started. Because he selected the Return of Premium Rider he received his full initial premium back without penalty.

Bill's initial premium is leveraged for greater value for long term care benefits if he needs them, or a tax-free death benefit for his beneficiaries if he never needs care.



Maximizing Bill's Premium

Leverage Table

| | Age | | | | |
|------|-----------------|----|----|----|----|
| | 50 | 55 | 60 | 65 | 70 |
| | Leverage Factor | | | | |
| Male | 7x | 6x | 5x | 5x | 4x |

How Can I Learn More?

Contact Us

These approaches are highly individualized and it is important that we talk. Please call or email me with your information and I will contact you. I will provide consultative and objective advice—without cost or obligation.

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About RetirementGuard

RetirementGuard is independently owned and we are singularly focused on helping people keep their money safe. Our main office is located in Lakeville, Connecticut.

Our mission is to enhance quality of life and peace of mind through the use of *tax qualified traditional and asset based long-term care insurance strategies*. We believe our clients interests always comes first. If we are diligent in serving our clients' needs- our success will follow. We work with employer groups and individuals. Our employer client list includes many of the most prestigious colleges, universities, and medical schools in the United States.

We offer clients a level of specialization, service, and expertise that is difficult to find elsewhere.