

# How Hybrid policies can work for women

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  
helpme@retirementguard.com

  
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 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 Mary

Mary is in good health, and she has over \$500,000 of investments.

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



## What if...

Mary had a long term care (LTC) event.

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

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Mary never had a long term care event.

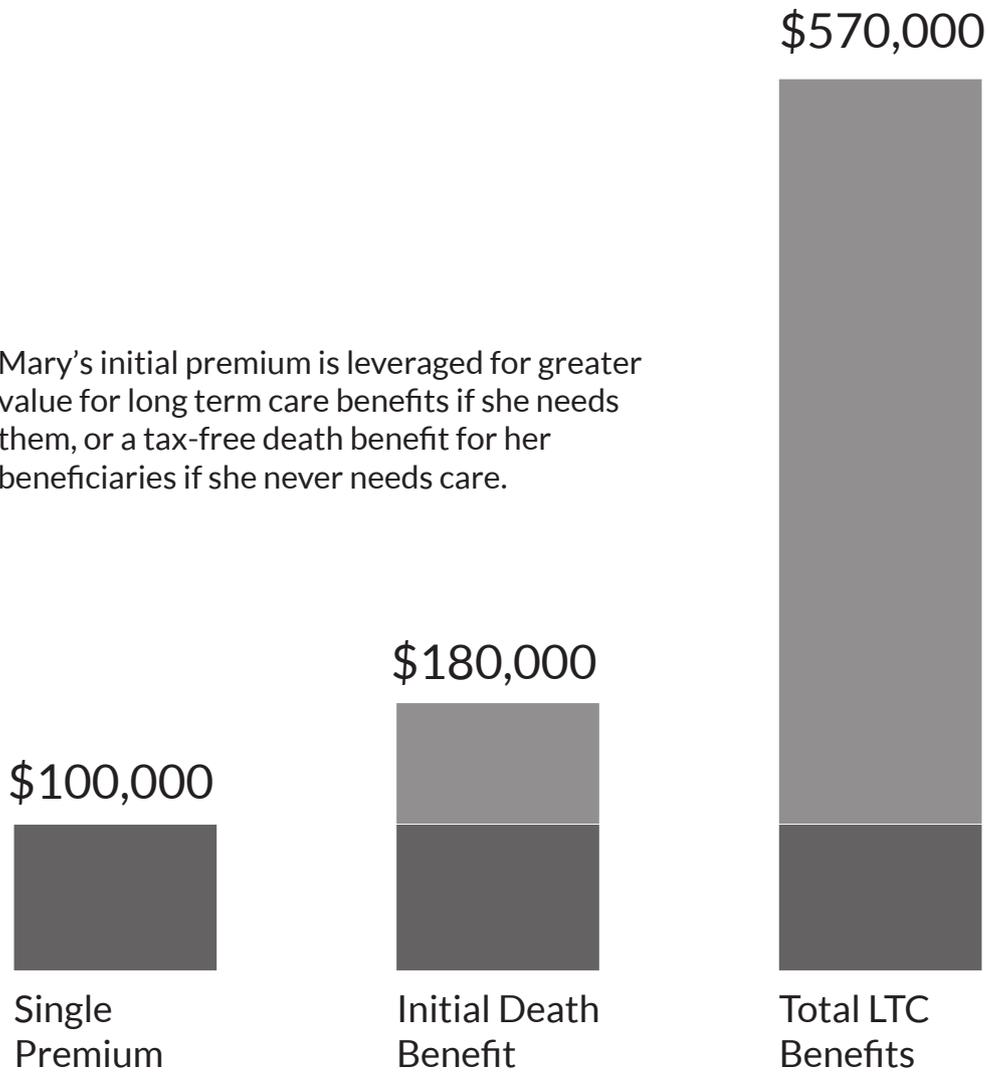
Because Mary did not need long term care benefits, she was able to leave a \$180,000 death benefit to her beneficiaries.

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Mary changed her mind.

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

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



## Maximizing Mary's Premium

### Leverage Table

	Age				
	50	55	60	65	70
	Leverage Factor				
Female	8x	7x	6x	5x	4x

# How Can I Learn More?

## Contact Us

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

*Craig Davis, President, RetirementGuard: 860.435.6622 | 888.793.6111 (toll-free)*  
*[www.RetirementGuard.com](http://www.RetirementGuard.com)*

# 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.