

Medically Underwritten Annuities

Because each situation is different, a personalized solution may be best.



Are you or your loved one worried about

- Paying for care, living and other expenses
- Outliving your savings
- The increasing cost of care

Are you or your loved one

- A senior
- Suffering from adverse health conditions
- In need of lifetime guaranteed income
- Precluded from long term care insurance options due to age and/or health conditions



If you answered yes to any the above questions there is a solution that can help address these worries and that is designed to work for you or your loved one's specific situation. A medically underwritten immediate annuity creates a guaranteed income that will last for the life of the care recipient and that is specific their situation. Income begins immediately, and unlike long term care insurance, there are no claims to file and no ongoing health evaluations. Because it is underwritten, monthly payments may actually be larger if you are less healthy at the time of purchase and need care.

Underwriting for an annuity works differently than underwriting for health insurance or life insurance. With health and life insurance, your medical history can make a policy more expensive or impossible to buy, particularly if you are chronically ill. For an underwritten annuity, underwriting has a different impact. If you are chronically ill or need care your monthly income could be larger.

Coming to accept the need for care and coming to terms with significant lifestyle changes can be difficult for you or your loved one. Using a portion of your assets to create a lifetime monthly stream of income to help pay for care can help eliminate some of the stress and worry associated with the challenges of aging.



Visit www.Genworth.com/homeinstead to help you understand how an underwritten annuity can help pay for you or your loved one's care and to request a consultation with a trained financial professional.