

I need long-term care insurance, but I'm afraid I've waited too long and now can't qualify.

Are you or a loved one age 65 or older in need of long-term care (LTC) insurance but can't qualify for a traditional LTC product?

Are you or a loved one diagnosed with a chronic illness that currently limits the ability to perform at least two of six activities of daily living or experiencing a severe cognitive impairment (memory issue), such as Alzheimer's or dementia?

The average yearly cost for long-term care in the United States ranges from \$24,455 for services in an adult day health care center to \$83,580 for a private room in a nursing home.²

Where does the money come from to pay for care? Is it from your savings? Do you sell off family assets? Or does the financial responsibility rest on family members? With the cost of care being so high, coupled with increased longevity, outliving your money is a real concern.

2. U.S. Department of Health and Human Services, 2010 Costs of Care, LongTermCare.gov (2/21/2017).



The Reliable Living Plan™ single premium immediate long-term care insurance policy (Series 600) is underwritten by **Americo Financial Life and Annuity Insurance Company**, Kansas City, MO, and may vary in accordance with state laws. Product and benefits may not be available in all states. Certain restrictions and variations apply. Policy and rider have limitations and exclusions. For costs and complete details of the coverage, call your Producer or the company.

Americo Financial Life and Annuity Insurance Company is authorized to conduct long-term care insurance business in the District of Columbia and all states except AR, CT, ME, NY, and VT.

Product distributed by:

Legacy Marketing Group®
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The Reliable Living Plan™ is intended to be a federally tax-qualified long-term care insurance contract under IRC 7702(B).

Neither Americo Financial Life and Annuity Insurance Company nor any Producer representing Americo is authorized to give legal or tax advice. Please consult a qualified professional regarding the information and concepts contained in this material and taxation as it applies to you.

This document is not a legal contract. For the exact terms and conditions, please refer to the contract.

Contact info here



INCOME YOU CAN COUNT ON, WHEN YOU NEED IT MOST

**A Reliable, Tax-Free¹ Solution To Help
You Confidently Cover the Costs of
Long-Term Care**



**Long-Term Care Insurance
Americo Financial Life and Annuity
Insurance Company, Kansas City, MO**

1. Under current IRS rules, benefit amounts that are in excess of the greater of (1) the stated per diem dollar amount allowable under section 7702B or (2) the actual dollar amount of qualified long-term care expenses, are taxable.

FAQ

The Reliable Living Plan™ is designed to offer tax-free¹ financial benefits to those who have an immediate need for income due to health issues.

What is long-term care?

Long-term care (LTC) consists of a range of services and support for personal care. Most long-term care isn't medical care; rather it's memory care or help with basic personal tasks of everyday life, sometimes called activities of daily living.

What are activities of daily living?

Activities of daily living (ADLs) include continence, dressing, toileting, eating, bathing, and transferring.

What is the Reliable Living Plan™ and how can it help me?

The Reliable Living Plan™ is long-term care insurance designed for those who are already experiencing a qualifying chronic illness and/or severe cognitive impairment. It provides monthly payments, designed to be tax free,¹ that continue for as long as long-term care services are needed.

How are the benefits calculated and paid?

You choose the benefit amount that is right for you based on your desired lump-sum premium payment. Your premium amount, along with your overall health status, determines the monthly benefit options available to you, which can be as low as \$1,000 or as high as \$12,000. The actual benefit amount will be stated in the policy.

Once you receive your issued policy, you will start receiving your monthly benefits after 30 days. During these 30 days, called the "free-look period," you may cancel the policy for a full refund of premium.

How long can I receive monthly benefits?

You will be eligible to receive monthly benefits for as long as you require qualified long-term care services. You will need to qualify annually by providing a certificate of chronic impairment.

Do I need to provide receipts?

Unlike some LTC insurance policies, with the Reliable Living Plan™ there is no need to submit receipts for reimbursement.

How can I pay for Reliable Living Plan™?

Your premium payment can come from any non-tax-qualified source, such as a one-time lump-sum payment, money your family has set aside, or a direct transfer from an existing life insurance or annuity policy (also known as a 1035 Exchange).

If your premium payment is from an existing deferred annuity or life insurance policy, under current tax law, any gains in the contract will not be taxable as a result of the exchange.

How do I qualify?

Unlike most LTC insurance policies, the Reliable Living Plan™ provides benefits when the covered person is already chronically impaired. To apply, the covered person must be age 65 or older (there is no maximum age) and have an immediate need for care services because he or she is unable to perform at least two out of six ADLs or is experiencing a severe cognitive impairment (memory issue), such as dementia or Alzheimer's disease. Reliable Living Plan™ is individually underwritten.

How do I apply for Reliable Living Plan™?

Applying for the Reliable Living Plan™ is a simple online process that takes minutes to complete. There is no invasive medical testing. You must answer health-related questions, and a certificate of chronic illness will be required for proof of insurability. The application is subject to approval by the company.

What if my living arrangements change?

You can continue to receive your benefits even if your living situation changes, as long as you remain chronically impaired and are receiving qualified long-term care services. Benefits are paid directly to you and can be used to help pay for care services, including assisted living care, memory care, nursing home care, home health care, or adult day care.

What happens if I die?

Should you die within the policy's first six months, your premium amount, less any premium tax and less any benefits paid, will be paid to your designated beneficiary. If you die outside the six-month period, no return of premium or death benefit will be paid.



HOW DO I GET STARTED?

Contact me today for a quote!
A Producer or the company may contact you.

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