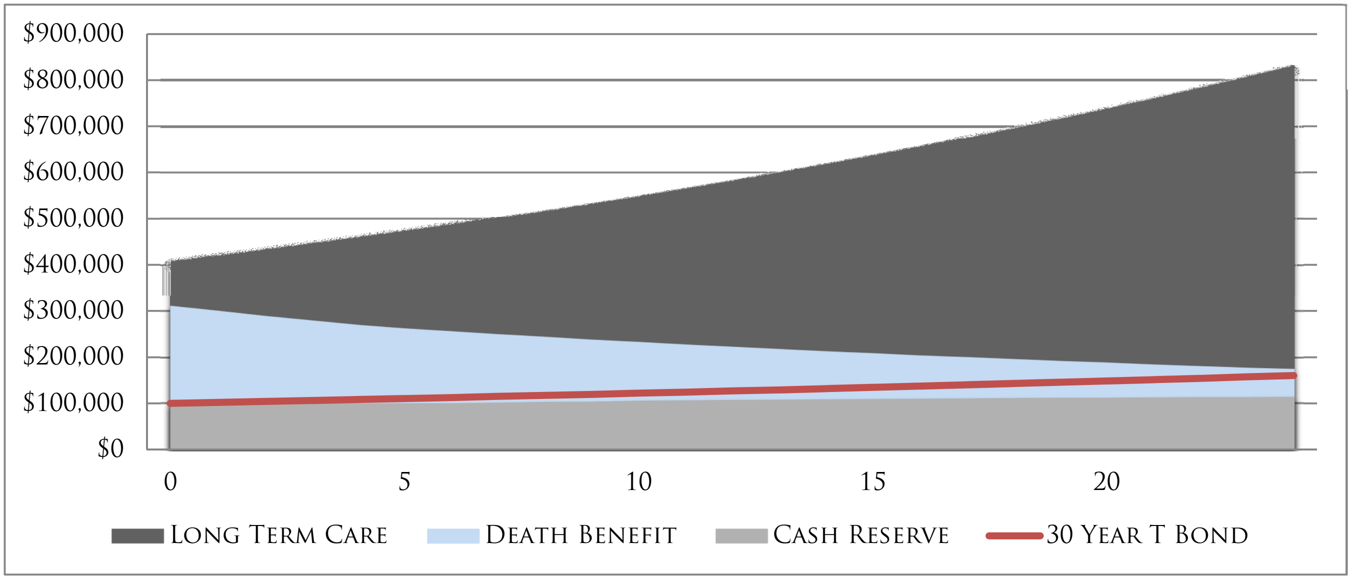
THE R.I.S.K. PROCESS™

RETIREMENT INCOME SURVIVAL KIT

ADDRESSING RETIREMENT RISK • LONG TERM CARE

Jason watched his mother spend her entire life savings to pay for long-term care expenses, leaving nothing to pass on to Jason and his siblings. Jason wants to avoid a similar situation from occurring with his family. He knows about traditional long-term care insurance, but the thought of paying premiums for a benefit he may never use makes him uncomfortable. Up until now Jason has self-insured against health risk by maintaining a liquid savings account. Admittedly, he wonders if there is enough money in the account, or if there is a better way to self-insure without losing control of his assets. After talking with his insurance advisors, Jason discovers there is a smarter, more efficient way to self-insure. Jason takes the $100,000 sitting in 30 year Treasury Bonds, earning minimal interest in this low interest rate environment, and repositions it into a hybrid long-term care policy. The leverage created is amazing. His $100,000 provides him with an $832,484 long-term care benefit and a $175,100 death benefit at age 75. He also has a real cash surrender value to walk away with anytime he wants.



MOST IMPORTANT CHARACTERISTICS TO CLIENTS WHO PREFER TO SELF-INSURE

Benefit	Asset Based LTC	Treasury Bond
Safety	Yes	Yes
Accessibility	Yes	Yes
Immediate Leveraging of Funds for Long-Term Care Services	Yes	No
Tax Deferral	Yes	No
Tax-Free Long Term Care Benefits	Yes	No
Tax-Free Death Benefits	Yes	No

Chart illustrates the Death Benefit, Total Long Term Care, and Cash Reserve that a Hybrid Long Term Care policy would provide a Male, age 50, with a $100,000 deposit and 3% compounding inflation.

The red line shows what the client could earn if he kept his money in a 30-year Treasury Bond earning 1.98% after tax (30%).

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