



TAKE A LOOK AT THE 3 MAIN REASONS TO CONSIDER ASSET-BASED LTC INSURANCE

The unique combination of features in an Asset-Based LTC product can provide a viable alternative to Traditional Long-Term Care Insurance.

ACCESS TO YOUR CASH VALUE

Asset-Based LTC policies provide you flexibility with the premiums you pay into the policy. At any time, you can change your mind and withdraw a portion or all of your premium.*

GUARANTEED PREMIUMS AND COVERAGE

With an Asset-Based LTC policy, your premium and the amount of coverage available to you are guaranteed when the policy is issued. At no time will you receive a bill requiring additional premiums in order to continue coverage.

DEATH BENEFIT

Even if you do not end up requiring long-term care services, Asset-Based LTC policies will provide a death benefit to your beneficiaries. Depending on the policy selected, the death benefit proceeds may be tax-free.

Regardless of what happens in the future, Asset-Based LTC Insurance can provide a benefit to you and your family. I can work with you to design a plan that is tailored to meet your specific needs.

If you are like many that are concerned about LTC and are interested in learning your options, call me to schedule an appointment.

*According to the U.S. Department of Health and Human Services, at least 70% of people over age 65 will require some type of long-term care services at some point in their lives** ... So why don't more people buy LTC insurance?*

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*Partial withdrawal of premium or full surrender of the policy may result in a taxable event and the owner should consult his/her personal tax advisor regarding this and other applicable tax matters.

**Source: U.S. General Accounting Office, Long-Term Care: Aging Baby Boomer Generation will increase financial burden on state and federal budgets," March 21, 2002. Guarantees are based on the claims paying ability of the issuing company. Long Term Care Insurance or Asset based Long Term Care Insurance Products may not be suitable for all investors. Surrender charges may apply for early withdrawals and, if made prior to age 59 ½, may be subject to a 10% federal tax penalty in addition to any gains being taxed as ordinary income. Please consult with a licensed financial professional when considering your insurance options. Not insured by FDIC/NCUA or any other government agency; not a deposit; not guaranteed by the financial institution; are subject to risks and may lose value.