

### Guaranteed Single Pay Long Term Care

If you have been active in the Long Term Care market, you know that the premiums from all providers of this product are not guaranteed to remain the same contractually. Each provider's contract features differ in their ability to increase premiums based on claims experience.

There is one exception however that you should be aware of. That is, a single pay Long Term Care Plan from UnumProvident. And right now is the time to show this to your clients who have an in-force UnumProvident disability policy. UnumProvident is offering a special discount of **15% until March 31, 2004 to all inforce policyholders.**

Funding the cost of a long term care policy with a single premium annuity is a very tax effective way to sell Long Term Care insurance. However, what happens if and when the premiums increase for your client. You could purchase a second annuity to fund the increase but wouldn't it be better to **guarantee** your clients won't have any increases?

What is your target market for this product?

- ◇ Clients who are in the 40 to 70 age bracket.
- ◇ Empty nesters who don't want to burden their families should they require extra care.
- ◇ Clients who have money sitting in a GIC environment where earnings are fully taxable.
- ◇ Individuals anticipating care for aging parents.
- ◇ Pre-retirement individuals in the midst of estate planning.

**Call S&V Planning for more details.**