

Simplicity

Where **CASH** is King

USA ¹

Would you buy watered-down gas to save a few dollars at the pump?

Why would you sell LTC insurance with watered-down benefits?

Be Aware of Watered-down Benefits:

Service Day Elimination Period – Did you know that **Service Days** more than double the length of time before the Elimination Period is satisfied?

vs.

Sell Simplicity LTCi. It's High Octane!

Calendar Day Elimination Period – No services are required. Days just have to go by. Insured gets to benefit eligibility quicker! Most other policies charge extra for Calendar Day EP.

Service Days vs. Calendar Days Comparison:

Your client needs and receives 3 days of HHC per week while waiting to satisfy a 90 day elimination period. A Calendar Day Elimination Period will get them to eligibility more than twice as fast!

90 Service Days = Eligibility in 210 Days vs. 90 Calendar Days = Eligibility in 90 Days

International coverage with reduced benefits and/or extended Elimination Period.

vs.

International Coverage – **No Limitations. No Restrictions. 100% monthly Cash Benefit paid anywhere in the world!**

Limited, defined services and providers. Assisted Living may not be properly covered AND contract may not accommodate future types of care.

vs.

No Definitions. No Limitations. No Restrictions. **Pure 100% cash.** Pre-paid each month. "All wheel drive" for the changing terrain of long term care service delivery.

*If the LTC contract you're selling has watered-down benefits, look to **Simplicity** to get your sales into high gear.*

For Agent Use Only
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10/9/07
10/23/07

Multi-Life Training

10/2/07
10/16/07

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11/21/07
12/19/07
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