

# **Long Term Care**

## LTC Lead Program



#### LONG TERM CARE UPDATE: NEW TAX LAW

Government programs such as Medicare and Medicaid cannot afford to expand to provide long-term care. New legislation has recently been signed into law providing tax advantages for purchasing Long-Term Care protection. This sends a message-

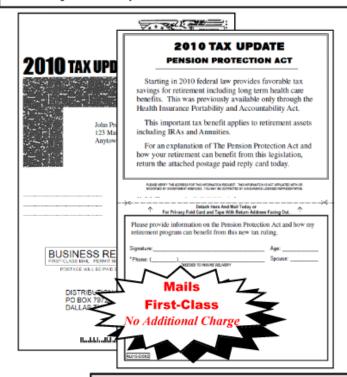
## YOU MUST PROVIDE YOUR OWN LONG TERM CARE!

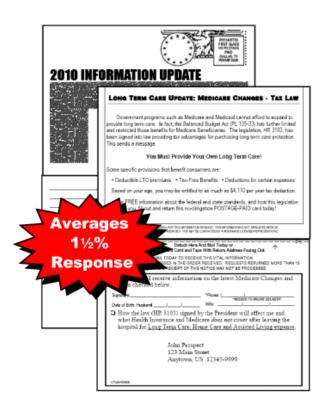
100 MOSI FR	OVIDE TOOK OWN LON	G TERM CARE:
Some specific provisions that benefit consumers most	are:	
*Deductible LTC premiums	*Tax-Free Benefits	*Deductions for certain expenses
Based on your age you may be entitled to as much as For FREE information about the federal and state state Obligation POSTAGE-PAID inquiry card TODAY!		
Obligation FOSTAGE-FAID inquiry card FODAT:		Name:
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#### **New 'Pension Protection Act' Rules Effective 2010**

- Tax advantages to pay LTC benefits from Annuity values
- · SPFA with LTC Rider may cost less than stand-alone LTC policies
- Existing Annuities may be converted in Annuities with LTC Riders





### CONGRESS SETS CEILINGS ON MEDICARE PAYMENTS

THE COLLY FIRST WORSE THAN BOTHE IS ... ORGANISE YOUR MONEYS

LTMSDBKS

Congress has adopted a system that sets Medicare payment ceilings on a per ailment basis. Medicare's payment to a hospital will never exceed these limits.

According to the Department of Health and Human Services (2008) Medicare does not pay for the majority of long term care services, which average over \$68,000 PER YEAR.

The guide book, "The Only Thing Worse Than Dying Is... Outliving Your Money" gives hard facts and straight answers on long term health care. To receive your free guide book and information concerning the new changes in Medicare please return this postage paid card today.

John Prospect 123 Main Street Anytown, US 12345

PLEASE MERFY FOUR ADDRESS FOR THIS INFORMATION FEDERAL YOU MAY BE CONTROTTED AND THIS INFORMATION RINGS AFFEARED WITH OF ENDOFRED BY GOVERNMENT AGENCIES.

#### 16-Page Booklet



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#### THE WOMAN'S GUIDE TO LONG TERM CARE

The Woman's Guide To Long Torm Gare Request your free new booklet, "The Woman's Guide To Long Term Care." It explains real life concerns about long term care faced by many women and their families today. The booklet also describes solutions to answer your questions about long term care.

To receive your free booklet please mail this postage paid reply card today.

Mr. John Prospect 123 Main Street Anytown, US 12345

	Signature	
Birthday	 Spouse:	 J
Phone: [	 	

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The Woman's Guide To Long Term Care

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  - Turning 65 list selection requires an additional postage charge.

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You can add a business reply envelope for privacy (5¢ each - 3000 Minimum).

#### **Double Post Card Format**

#### **Post Card Format**

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Double postcard is lasered in black ink on white card stock. Mails 1st Class and includes postage paid reply card.

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Postcard is lasered in black ink on yellow card stock. Mails 1st Class for quick, easy response by phone. Prospects call you directly for reservations or information.

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### **List Only**

List Only (\$100 minimum)	1,000	3,000	5,000	10,000
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