

How To Make Sure You Or Your Loved Ones Will Get The Proper Long-Term Care Treatment In Case Of A Serious Accident Or Illness!

**A Special Report
Compliments of...**

Antione T. Turner
- Specializing In Protecting Your Dreams -

How To Make Sure You Or Your Loved Ones Will Get The Proper Long-Term Care Treatment In Case Of A Serious Accident Or Illness!

Christopher Reeve stated...

“In an instant, an accident can change your life forever.”

He said these powerful words after his life was drastically changed forever due to an accident.

As you may be aware, Reeve, the actor who played the man of steel in the movie *Superman*, became paralyzed from the neck down after a freak horseback-riding accident in 1995.

Right after his tragic accident, his life was altered in so many ways: physically, mentally, emotionally, spiritually, as well as financially.

For example, while you can probably guess Reeve’s medical and other related expenses were horrendous after the accident, did you know his health-care costs alone were (and still are) about \$400,000.00 a year?

That’s a lot of money, considering an average working person makes only about \$1,000,000 in gross income in his or her lifetime.

Imagine what would happen if you got into the same or similar situation as Reeve’s.

If you had to pay \$400,000.00 for medical expenses a year for yourself (or a loved one), can you afford it?

If you’re like most people, you probably would have to sell all of your assets (your house, your cars, your investments, and so on) – to pay for just one year of medical expenses, wouldn’t you?

If so, what’s going to happen in the second year, fifth year, or tenth year?

Now, even if you could get \$1,000,000 net after selling all of your assets, with a medical bill of \$400,000 a year, you would run out of money after only two and a half years.

Besides, after selling your home and your other assets, where are you and your family members going to live... and how are you going to support them?

Even if you or a loved one got into an accident (or an illness) only a fraction as serious as Christopher Reeve’s, you probably agree having to pay just \$50,000.00 a year in long-term care (LTC) costs... can cause huge financial hardships on your family.

Sadly, for many people, when a sudden disaster, such as an accident or illness happens to just one member of their family, the horrendous medical and long-term care expenses could bankrupt them.

Imagine being forced to sell everything you now own to pay for the necessary long-term care that you or a loved one needs... and to start from scratch.

You've probably hoped (or even prayed) this devastating situation would never happen to you, haven't you?

Sure, we all have.

Please listen closely, the two main reasons Christopher Reeve and his family members didn't have to suffer financially after his tragic accident were:

1. He had excellent health insurance.
2. He was in an excellent financial position (and still is today).

Did you know, shortly after his accident, it cost him about \$300,000.00 a year to hire a special nurse to take care of him 24 hours a day?

As I mentioned earlier, his current annual long-term care (LTC) expenses are still several hundred thousand dollars.

Fortunately, because of Reeve's incredible earning power, such as his speaking engagements, books, movies, and others, he can afford the highest level of care possible.

Well, like most people who are in a less fortunate financial position than Reeve, if you suddenly have to pay medical expenses of even only \$5,000.00 to \$10,000.00 a month, then your life savings and investments would be used up very quickly, wouldn't they?

Worse, if you or a loved one is ill or disabled for a long period, such as five, ten, or more years, the long-term care expenses may even bankrupt your family.

Did you know, each year, more than 500,000 people go under because of long-term care costs?

I hope this tragic situation will never happen to your family. And, the good news for you is...

**An Accident Or Illness – No Matter How Serious –
Doesn't Have To Mean Financial Disaster For Your Family!**

That's right, thanks to the miracle of long term-care insurance, if you or a loved one should get into a serious accident or a major illness that requires special care for an extended period, then

your family won't have to suffer financial hardships.

When you're protected with the *right* long-term care insurance, if you should get into a serious accident or contract a major illness, you'll have the money to pay for the level of care you (or your loved ones) need and in the setting you choose. And you can do so without having to use up your life savings or sell your home, investments, and other valuable assets.

Now, although being protected with the right long term-care insurance (which we'll refer to as LTC) is critical to most peoples' financial well being, unfortunately, most Americans don't have any long-term care insurance at all, including many of the people who are 65 years or older.

As you can imagine, without any LTC, if they or their loved ones should get into a serious accident or illness, the LTC expenses, alone, could bankrupt their families.

Or, worse, they won't get the necessary care they need. So, their condition just gets worse and worse, causing them to die many years earlier than if they had LTC insurance to pay for the proper care and support.

Before we examine the five main reasons most people don't have LTC insurance, let's first discuss what LTC is. The National Association of Insurance Commissioners (NAIC) describes Long Term Care as...

“A wide variety of services for people with a prolonged physical illness, disability, or cognitive disorder (such as Alzheimer's disease).”

Care for people with long term needs is no longer limited to nursing centers (homes). Today, LTC alternatives include: Assisted living facilities, adult daycare centers, homemaker/health agencies, and retirement communities.

The Five Main Reasons Many People Are Not Protecting Themselves With Long-Term Care Insurance:

- 1) They think disasters like a serious accident or illness could only happen to somebody else.
- 2) They say they can pay for it from their life savings.**
- 3) They claim their children can take care of them at home.
- 4) They claim they can't afford to buy any long-term care insurance.**
- 5) They think health insurance or government-assisted health care programs will cover their LTC costs.

Let's look at each one in more detail:

They Think Disasters Like A Serious Accident Or Illness Could Only Happen To Somebody Else.

A poll by The Gallup Organization shows 76 percent of Americans believe they will never have the need for a nursing home, an assisted living program, home-based care, or any other type of long-term care service. But the fact is, two out of five Americans will need nursing home care at some point in their lives. That's 40 percent of the population!

How many times have you heard someone say, "*I never thought that would ever happen to us.*"?

Probably at least dozens of times, right? Perhaps you've even said it yourself many times.

Let's face it, no one wants to think disasters like being ill for a long time, being paralyzed, or losing a home, would ever happen to them... **until it's too late!**

Sadly, it's this kind of incorrect thinking that has prevented many people from preparing themselves properly to handle unexpected catastrophic events. So, when disasters strike, they usually have to suffer financially, as well as mentally and emotionally.

Please keep this important truth in mind...

If You Fail To Plan... You're Planning To Fail!

It's fine to expect things to turn out the best for you... as long as you've planned for the worst. This is because, in life, things *don't* always occur the way you wanted them to. And disasters usually strike at the worst time, when you least expect them.

Just check out these statistics. In the United States...

- **More people lose their homes because of disability than death and fire!**
- For people who are under the age of thirty-five, 1 out of 3 will be disabled for about 6 months, and 1 out of 4 will be disabled for one year or longer before they turn 65!
- **A 42-year old is four times more likely to become seriously disabled than to die before age 65!**
- The average length of all disabilities lasting longer than three months is 2 years!

The bad news is, you can become disabled from an accident that happens in your home, at work, in a public place, or in a vehicle.

The following table shows the number of people who were disabled for one full day or longer by unintentional injuries that happened in different places in 1998, according to the National Safety Council.

Location of Injury	No. of People Injured
At Home	6,800,000
At Work	3,800,000
In a Public Place	6,700,000
In a Vehicle	2,200,000

Now, even if you don't get into a severe accident in your lifetime, you still could become disabled from a serious illness or contract a deadly disease.

According to the American Heart Association, in 2001, almost eighty-three million Americans have one or more forms of cardiovascular disease (CVD), as shown in this table...

Condition	No. of People Affected
Angina pectoris (chest pain)	6,800,000
Coronary heart disease	13,200,000
High blood pressure	50,000,000
Myocardial infarction (acute heart attack)	7,800,000
Stroke	4,800,000

Did you know coronary heart disease killed 502,189 people in 2001 and is the single leading cause of death in America today?

Now, as if cardiovascular diseases aren't bad enough, there are also cancer, osteoporosis, Alzheimer's disease, Parkinson's disease, and many others.

The American Cancer Society says about 9.6 million Americans living today have a history of cancer... and 1,368,034 new cancer cases are expected to be diagnosed by the end of 2004.

Wouldn't you agree these statistics are incredibly frightening?

No doubt!

Here's more bad news. Even if you never had any of these health conditions, statistics tell you that your chance of contracting one of them in your lifetime is quite high.

For example, on November 25, 1998, Michael J. Fox, the star of television show, *Spin City*, announced he has been suffering from Parkinson's disease (a disease of the central nervous system) for the past seven years – since he was 30 years old. (Other well-known people who also have this disease include Muhammad Ali and Reverend Billy Graham.)

Have you heard of Florence Griffith Joyner... also known as *Flo-Jo*?

She was the American track and field athlete who won four gold medals at the 1988 Summer Olympic Games in Seoul, Korea.

Although she died in 1998 from heart seizure at the tender age of 38, as of this writing, she's still the current world record holder in the 100- and 200-meter sprints. Some experts predict her records may not be broken for many years.

Like most people, before Joyner's untimely death, I bet you probably never thought a person that healthy would ever die from heart seizure, right?

Well, the lesson is, no matter how fit you think you are, and even if you don't have any illness right now, you could still contract one (even a fatal one) at any time.

When a major illness or a serious accident preys upon you or a family member, the long-term care expenses could amount to tens or even hundreds of thousands of dollars a year (as in Christopher Reeve's case).

Check out the following figures relating to long-term care...

- **About 22.4 million families are involved in long-term home care.**
- There is a 43% chance that a person 65 years or older will eventually enter a nursing home and that the average stay is 3 years.
- **40% of all people who require long-term care are under the age of 65.**
- For those 65 and over, nearly half of them may spend time in a nursing home.
- **For married couples, 70% can expect one spouse to enter a nursing home.**
- The average nursing home stay is over 2 1/2 years (which, unfortunately, represents only the time many people receive in home care prior to entering a nursing home.)
- **For every person in a nursing home, five people need similar care at home.**
- The average cost of a nursing home is about \$40,000 a year and is increasing by 7% a year.

Now, even if you or a loved one has to stay in a nursing home and pays only the average amount of \$40,000.00 a year, will you have enough life savings or investments to cover it? Or will you have to sell your home to pay for your long-term care expenses?

Unless you have the proper LTC insurance protection or deep pockets, your family may have to suffer a huge financial burden if you or your loved one should need long-term care. **Or, worse,**

you won't be able to afford the proper level of care you need, so you may die many years sooner than you otherwise would have.

Please don't let this disastrous situation happen to you.

We'll now discuss the second reason many people don't have any LTC insurance protection...

They Claim They Can Pay For LTC From Their Life Savings!

As you've learned earlier, the average cost of a nursing home is about \$40,000.00 a year and is increasing by 7% annually. How many years of LTC will you be able to pay with your life savings?

If you're like many people, then you may have enough money in your savings account to cover only a few months of LTC expenses.

In this case, what will happen after you've spent all your life savings?

This is frightening to think about, isn't it?

Let's talk about the third reason many people don't have any LTC insurance protection:

They Declare Their Children Can Take Care Of Them At Home!

If you have children who are willing to be your active care givers, you may have a good chance of staying at home instead of going to a nursing home.

But, there's no guarantee that your children, devoted as they might be, could support you for very long, especially if they have their own family to look after.

Besides, like some people, if you're struck with Alzheimer's disease or other serious medical problems, you may have no choice but to seek the 24-hour care available in a nursing home, spending forty grand or each year. You or your children may not be able to afford it.

Here's an interesting fact: Many people who have LTC insurance policies say one of the biggest reasons they did it was so they wouldn't have to rely on their children or relatives for support should they become ill for a long period. This way, they won't be a burden to their loved ones.

We'll now examine the fourth reason many people don't have any LTC insurance protection:

They Say They Can't Afford It!

While LTC insurance premiums have skyrocketed in the last few years and no doubt will

continue to increase in the future, for many people, if they just reorganize their priorities a little, they'll be able to get LTC insurance for themselves.

Let me explain.

Although some people assert they can't afford to buy any LTC insurance, they can afford to drink several cups of Starbucks' coffee a day, eat at McDonalds several times a week, drink beer every night, smoke several packs of cigarettes daily, and so on.

As you can see, these people definitely have the wrong priorities.

Listen, even if you're in a tight financial position right now, if you restructure your finances, you likely will be able to find the money to buy LTC insurance.

Even though LTC insurance premiums are high (and will increase in the future), for as little as a few dollars a day, you can begin getting some LTC for yourself and your spouse. And, as your financial position improves, you can get more and better protection later on.

In short, the question you need to seriously ask yourself is:

“Who will pay the expensive long-term care expenses if I, my spouse, or a loved one (like my father or mother) contract a serious illness or get into a severe accident?”

If you don't have a good answer for this question right now, you need to protect yourself and your loved ones with LTC insurance.

Like most responsible people, you're probably insuring your valuable assets, such as your home, your car, your business, and your life, with insurance products, aren't you?

You probably answered, “Of course!” right?

Here are some insurance statistics you may not be aware of...

One of 1,200 will file a claim under their homeowners insurance policy!

One of 2,400 will file a claim under their auto insurance policy!

One of 3 will file a claim under their long-term care insurance policy!

As you can see, LTC insurance is just as important as homeowners and auto insurance, or any other type of insurance you currently may have.

Let's now discuss the fifth reason many people don't protect themselves with long-term care insurance:

They Think Health Insurance Or Government-Assisted Health Care Programs Will Cover Their Long-Term Care Costs.

Most health insurance policies do NOT cover long-term care costs.

The two government-aided health care programs are...

1. Medicare
2. Medicaid

Although they may sound similar, they're not the same. Let's look at each one in more detail.

Medicare

This is a federal health care program for people age 65 and older, for some disabled people, and for people with advanced kidney disease.

Medicare has two parts: Part A and Part B. Part A is hospital insurance, covering you for most hospital-related expenses. Part B is supplementary medical insurance, covering you for physician fees and related expenses. As is the case with LTC, Medicare has very limited coverage.

Just check out what former President, Bill Clinton, has said about Medicare:

“We must educate Medicare beneficiaries about Long Term Care options. Medicare does not cover most kinds of Long Term Care, so it is important that beneficiaries understand their alternatives.”

Medicare pays for only a maximum of 100 days of nursing home care. For the first 20 days, Medicare pays the full cost of a patient's care. But for the next 80 days, it will cost the patient \$81.50 per day before Medicare will pay the rest. And, after the one hundred days are up, you must pay the entire amount yourself.

With in-home health care, the same limitations apply. Medicare covers only a small portion of home health care and only if it meets the criteria of skilled nursing care.

For more information on the Medicare program, refer to the Medicare Handbook. You can get a free copy by writing to: Health Care Financing Administration, Publications, N1-26-27, 7500 Security Blvd., Baltimore, MD 21244-1850. Or, contact or visit your local Social Security office. Or visit www.medicare.gov .

Medicaid

This health insurance program is run jointly by the federal government and the states. It provides

health coverage to low-income families (especially those with children and pregnant women), and disabled people.

Medicaid basically is health insurance for the poor. So, before you can use Medicaid to cover your LTC, your total maximum assets must be depleted to less than \$2,000, excluding house and car. To deter people from transferring assets to somebody else in order to qualify for Medicaid, the government has recently instituted restrictions.

Here's an extremely important fact you need to understand about Medicaid. Although Medicaid pays for your LTC, after you die, the government may demand your estate to reimburse the money they had paid on your behalf. To reinforce payment, they may place a lien on your property after you've applied and approved for Medicaid benefits.

Also, with Medicaid, your choice of skilled nursing facilities can be limited. With the increasing number of older people needing LTC, you may have to wait for some time before receiving benefits under Medicaid.

For more information on the Medicaid program, refer to the Medicaid Fact Sheet. You can get a free copy by writing to: Health Care Financing Administration, Publications, N1-26-27, 7500 Security Blvd., Baltimore, MD 21244-1850. Or, if you want specifics on Medicaid eligibility and the health services offered, contact your State Medicaid Program Office.

In short, for your security and peace of mind, you should protect yourself and your family with LTC insurance rather than rely on the government.

Before we discuss LTC insurance in more detail, let's first examine:

What Insurance Really Is?

When you buy an LTC insurance policy, you pay money, known as the *premium*, to an insurance company. The insurance company then invests your money, together with those of thousands of other insurance buyers, known as the *policyholders*, to earn a great rate of return.

By doing so, the insurance company will have the money to pay your LTC expenses, known as the *proceeds*, if you should need long-term care due to an injury or illness.

When you buy an LTC insurance policy, you believe the risk of you getting injured, disabled, or ill is greater than the premiums you pay on the policy. And so you want to shift this risk to the insurance company.

On the other hand, by selling you the policy, the insurance company believes the premiums they're receiving from you over the policy period are greater than the proceeds they must pay out in claims (requests to recover losses covered by an insurance policy).

Insurance Creates A Win-Win Situation!

You win because having the right kind of LTC protection will give you greater security and peace of mind. You can sleep better because you know, if you should need LTC for yourself or a loved one someday, you'll have the money to pay for the right level of care, without having to use up your life savings, sell your assets, or suffer financial hardships.

While you may be paying the premiums on a long-term care policy for ten or twenty years and, if you don't need any long-term care, you won't get paid anything from the insurance company, the good news is, the security and peace of mind you and your family members get to enjoy during this period... is worth many times the premiums you'll pay.

Besides, like most people who've bought long-term care (and other types of) insurance, you probably hope you *won't* ever have to make a claim from the insurance company anyway, right?

For example, if you own a house, you likely have purchased a homeowners insurance policy. Perhaps, like some homeowners, you may have this policy for twenty years and you've never filed a claim because nothing disastrous has happened to your house or its contents. So, even though you've paid thousands of dollars to the insurance company, you probably agree the peace of mind you've gained far outweighs the money you've paid. That's why you'll keep on protecting your home and your valuable assets with homeowners insurance.

Here's how the insurance companies win...

They add the LTC premium dollars you pay to those of thousands of other policyholders, and put that large amount of money in profitable investments. And then they use their financial muscle to fuel the economy, building skyscrapers, offices, and shopping centers, and providing countless jobs, and so on.

Although some policyholders think their insurance companies are making too much money from them, others believe powerful and wealthy insurance companies enable them to sleep better at night, knowing the money will be available to pay their claims should they need to file them.

It doesn't matter whether you think positively or negatively about insurance companies, you probably agree our society is better off with long-term care insurance than without, isn't it?

Without LTC (and other types of) insurance, tens of millions of people in our country, especially the seniors, would suffer huge financial hardships if they got into a serious accident or illness.

On the other hand, with LTC insurance, for as little as several dollars a day, you can protect yourself and your family's future against financial catastrophes. And to make sure you'll get the necessary long-term care you need if you (or a loved one) should get into a serious accident or contract an illness.

Check out what Winston Churchill, the late British Prime Minister, once said about insurance...

“If I had my way, I would write the word insurance over the door of every house, because I’m convinced, for sacrifices that are inconceivably small, families can be secured against catastrophes which otherwise would smash them up forever.”

Through the miracle of long term-care insurance, you have the opportunity to use only a small percentage of your assets, like 3%, to protect the other 97%!

This is wonderful, isn’t it? It sure is!

Here’s what two major publications have said about long-term care insurance:

“Long term care insurance helps ensure you receive the level of care you need, in the setting you choose, without losing your life savings.”

– Business Week, October 14, 1996

“Buy long term care insurance to save yourself from having to dip into personal savings to cover your bills.”

– The Washington Post, October 13, 1996

Now, if you’re able to pay for your long-term care costs – at least \$40,000.00 a year – out of your personal savings or investments, that’s great. You’re in the minority. Most people can’t do that.

But you know what?

Even though you could afford to pay hundreds of thousands annually for LTC, since the probability of you or a loved one needing nursing home care someday is very high, in many cases, it’s still to your advantage to take out an LTC insurance policy.

At the end of this special report, you can request a Free, *No-Risk And No-Obligation Long-Term Care Insurance Analysis* to find out how you can benefit from LTC insurance.

Right now, we’ll discuss...

The Types Of Long-Term Care Insurance

There are two basic types of LTC insurance: Comprehensive and non-comprehensive plans. The former covers care at all levels and the latter covers only home health care or nursing home care.

Home health care only plans pay for care from therapists and nurses, as well as personal care from health aides and housekeepers provided in your own home. Nursing home only plans cover the costs of a stay in a skilled nursing facility.

Comprehensive plans will pay for both home health and nursing home care, as well as adult day care, respite care, assisted living care, and continued care retirement communities.

When buying an LTC insurance policy, the insurance company will ask you to choose...

1. **A daily benefit amount for nursing-home and home-care coverage**, such as \$100 or \$150. A \$100 daily benefit would mean \$3,000 in monthly benefit, and a \$120 daily benefit would mean \$4,500 in monthly benefit. The higher the amount, the greater the premiums.
2. **An elimination period**. This is the deductible period during which you must pay for care out of your own pocket before benefits kick in. The longer you're willing to wait, the lower your premiums.
3. **A benefit period**. This is the length of time you want the insurance company to pay you benefits, typically from two to five 5 years, or can be for a lifetime. The longer the benefit period, the higher your premiums.
4. **An inflation rider**. A 5% compounded inflation rider means your daily benefit amount will increase by 5% each year. The higher the inflation rider, the more premiums you'll pay.

Please pay close attention: Because your situation is unique, in order to determine what combination of daily benefit, elimination period, benefit period, and inflation rider is best for you, we must know certain information about you. That's why at the end of this report, we're offering you a *Free, No-Risk And No-Obligation Long-Term Care Insurance Analysis*.

How Do You Become Eligible For Benefits?

Depending on the policy you choose, benefits begin when you are either unable to perform a certain number of "activities of daily living" (ADL) or you need continuous supervision because you are cognitively impaired (such as Alzheimer's disease), which means you have a deterioration or loss in your intellectual capacity.

Some activities of daily living are: Eating, dressing, toileting, bathing, continence, moving from bed to chair and managing medications.

Unlike some insurance policies in which the insurance companies pay benefits directly to the care or service providers, LTC benefits will be disburse directly to you – the policyholder.

Next, we'll talk about...

Who Can Qualify For LTC Insurance?

While anyone in reasonably good health up to age 99 can qualify for LTC insurance, because there are many conditions and maladies that can cause a person to become uninsurable at any age, the best time to consider LTC insurance is when you are healthy.

If you wait until you become ill, not only will you be paying higher premiums, insurance companies may not want to sell you any LTC insurance at all.

Okay. Now that you have a better understanding of LTC insurance, we'll examine:

The Two Main Ways To Get LTC Insurance Protection

1. Through your employer's group LTC insurance plan.
2. Through an individual LTC insurance plan.

Like some people, you presently may have an LTC insurance coverage through your employer (or your spouse's employer).

If so, that's great. You're very lucky. Many people simply don't have this privilege.

Group LTC plans are usually cheaper than individual plans. You don't have to pay for coverage you don't need or want. Also, you're automatically eligible for coverage and can't be dropped or charged more because you have more claims than other members.

So, if your employer has a group LTC insurance plan and you haven't joined, check it out carefully. If it provides adequate protection for your particular situation, enroll in it right away, especially now that you understand the importance of having LTC insurance.

On the other hand, if you don't think your company's group LTC plan gives you the proper protection you need or want, you can purchase LTC insurance on your own. Even though you may be paying a higher premium, having the right LTC insurance protection for yourself and your loved ones... will enable you to sleep better at night.

As you can imagine, without examining your situation in detail, it's difficult for me to tell you which type of LTC insurance is the best for you. So, at the end of this report, you can request your Free, *No-Risk And No-Obligation Long-Term Care Insurance Analysis*. This way, you can find out whether your current LTC policy, if you have one, has the proper protection for your particular situation. Or, if you don't have any LTC insurance right now, you'll discover which one gives you the best protection, and at the lowest price.

We'll now talk about....

How To Choose The Right Insurance Company

When some people shop for LTC insurance, they usually just look for an insurance company that

offers them the lowest price. They fail to check whether that company is financially secure and pays their claims on time. When you file a claim, you want to get the right amount of money from your insurance company quickly, and with as little hassle as possible.

The last thing you need after becoming ill is an insurance company that delays in paying your claim, shorts you, or is difficult to deal with. When choosing an insurance company, make sure to check for their claim payment history as well as what they charge. Also, select a company that has strong financial strength and will be there when you need them.

Organizations, such as A.M. Best, Moody's, Standard & Poor's, Weiss, and Duff & Phelps rate the financial strength and claims paying ability of insurance companies. At a minimum, a qualified insurance company should receive better-than-average ratings from these rating organizations. You can find their publications in your local library or on the internet.

Since there are many insurance companies for you to buy your LTC insurance from, it's quite challenging for you to find a good one on your own. So, for your security and peace of mind, let us help you get the best LTC insurance protection at the best price, and from the best insurance company, OK?

Congratulations for reading this special report from beginning to end.

By doing so, you've taken a gigantic step toward protecting yourself, your family's assets, and your dreams and future against unexpected horrendous LTC expenses. Also, when you have the right LTC insurance protection, if you or a loved one should get into a serious accident or contract a major illness...

You Can Afford To Pay For The Proper Level Of Care!

The next step is for you to arrange for your *Free, No-Risk And No-Obligation Long-Term Care Insurance Analysis*.

With this special analysis, within 33 minutes, you'll find out what kind of LTC insurance will give you the most protection, and at the best price.

Also, if you presently have an LTC policy, you'll find out whether it's giving you the right protection for your family.

To get your *Free, No-Risk And No-Obligation Long-Term Care Insurance Analysis*, call us at **(310) 438-5955**. Or, if you prefer, fill out the Request Certificate, and fax or mail it to us. Within 48 hours of receiving your request, we'll contact you to set up a time for us to meet.

Let me assure you, during our get-together, you won't be asked to buy anything. In fact, I insist *you leave your checkbook at home!* It isn't important for us to do business now, or even in the future.

The purpose of the *No-Risk And No-Obligation Long-Term Care Insurance Analysis* is for me to share some unique ideas and important information with you. This way, you'll be able to learn how to best protect yourself and your family's dreams and future.

If our analysis indicates you can obtain better long-term care insurance protection for the same price, we'll let you know. And let you decide whether to buy a policy from us or to stay with your present agent and insurance company.

Now, because we can offer only a limited number of Long-Term Care Insurance Analysis each month, to reserve your spot, I urge you to call us today at **{Phone #}**, or send us the Request Certificate located on the next page.

Warmest regards,

Antione T. Turner
"The Dream Protector"

P.S. Even if you feel you already have the right long-term care insurance protection for your business, getting an all important professional "second opinion" to confirm your good judgment will give you even more peace of mind. So arrange for your Free, *No-Risk And No-Obligation Long-Term Care Insurance Analysis* today. Fill out the Request Certificate, located on the next page, and fax or mail it to us today.

By the way, if you think some of your relatives, friends, or co-workers would be able to benefit from this special report, tell us their names and addresses. And we'll mail it to each of them and will let them know it's a gift from you. They'll thank you for it.

Your No-Risk And No-Obligation Long-Term Care Insurance Analysis Request Certificate

YES! I want to get together with you to make sure I have the right long-term care insurance protection for my family. I understand, during our meeting, I won't be asked to buy anything, and there will be no pressure whatsoever. The purpose of our meeting is simply for you to share some important ideas and information with me.

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____ Email: _____

The best day and time to reach me is: Day: _____ Time: _____

Do you have a long-term care insurance policy right now?

Yes _____ No _____ Group _____ Individual _____

If Yes, what is your monthly or yearly premium? \$ _____ a month \$ _____ a year

To learn how you can protect your family's dreams and future in case you die unexpectedly, you can request our free special report, "*How To Make Sure Your Spouse And Children Won't Have To Suffer Financial Hardships In Case You Die Prematurely!*" **YES** _____ No _____

Comments: _____

To get your Free, No-Risk And No-Obligation Long-Term Care Insurance Analysis...

1. Call **(310) 438-5955** and ask for **Antione Turner**.

Antione Turner
– Specializing In Protecting Your Dreams –