

# LTC BENEFIT ANNUITY



## The Long-Term Care Riders

TRIPLE THE FUNDS AVAILABLE FOR QUALIFIED LONG-TERM CARE EXPENSES.

These riders pay for Benefits to cover Qualified LTC Services for the following:

**3X  
Benefits**

- Home Health Care
- Care Planning
- Caregiver Training
- Homemaker Services
- Hospice Services
- Maintenance or Personal Care Services
- Respite Care
- Assisted Living Facility Care
- Alternative Care Services
- Nursing Home Care
- Adult Day Care (50% of Daily Maximum)

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[www.FSDfinancial.com](http://www.FSDfinancial.com)

800-373-9697 | California Insurance License #OB67385 | Rates as of 04/28/21

# SAMPLE of the illustration

<b>Illustration Date:</b>	April 28, 2021	<b>LTC Current Annual Premium Rate:</b>	0.71%
<b>Agent:</b>	FSD Financial	<b>LTC Initial Monthly Premium:</b>	\$295.83 **
<b>Residence State:</b>	CA	<b>LTC Initial Long-Term Care Benefit:</b>	\$1,500,000
<b>Annuitant/Owner:</b>	Valued Client	<b>Initial Daily Maximum Benefit:</b>	\$684.93
<b>Age/Sex:</b>	60 Male	<b>Minimum Benefit Period:</b>	6 Years ***
<b>Initial Annuity Premium:</b>	\$500,000		

END OF YEAR	*Current Annuity Interest Rate					*Guaranteed Annuity Interest Rate				
	ACCUM VALUE	SURR VALUE	**LTC MONTHLY PREMIUM DEDUCTION	DAILY MAXIMUM BENEFIT	LONG-TERM CARE BENEFIT LIMIT	ACCUM VALUE	SURR VALUE	**LTC MONTHLY PREMIUM DEDUCTION	DAILY MAXIMUM BENEFIT	LONG-TERM CARE BENEFIT LIMIT
1	\$508,209	\$468,209	\$295.83	\$696.18	\$1,524,626	\$501,730	\$461,730	\$295.83	\$687.30	\$1,505,189
2	\$516,245	\$481,245	\$300.69	\$707.18	\$1,548,734	\$503,165	\$468,165	\$296.86	\$689.27	\$1,509,496
3	\$524,407	\$494,407	\$305.44	\$718.37	\$1,573,222	\$504,605	\$474,605	\$297.71	\$691.24	\$1,513,816
4	\$532,699	\$507,699	\$310.27	\$729.73	\$1,598,098	\$506,049	\$481,049	\$298.56	\$693.22	\$1,518,148
5	\$541,122	\$516,122	\$315.18	\$741.26	\$1,623,367	\$507,497	\$482,497	\$299.41	\$695.20	\$1,522,492
6	\$549,679	\$529,679	\$320.16	\$752.98	\$1,649,036	\$508,950	\$488,950	\$300.27	\$697.19	\$1,526,849
7	\$558,370	\$543,370	\$325.23	\$764.89	\$1,675,111	\$510,406	\$495,406	\$301.13	\$699.19	\$1,531,218
8	\$567,199	\$567,199	\$330.37	\$776.99	\$1,701,598	\$511,867	\$511,867	\$301.99	\$701.19	\$1,535,600
9	\$576,168	\$576,168	\$335.59	\$789.27	\$1,728,503	\$513,332	\$513,332	\$302.85	\$703.19	\$1,539,995
10	\$585,278	\$585,278	\$340.90	\$801.75	\$1,755,835	\$514,801	\$514,801	\$303.72	\$705.21	\$1,544,402
11	\$594,533	\$594,533	\$346.29	\$814.43	\$1,783,598	\$516,274	\$516,274	\$304.59	\$707.22	\$1,548,821
12	\$603,933	\$603,933	\$351.77	\$827.31	\$1,811,800	\$517,751	\$517,751	\$305.46	\$709.25	\$1,553,254
13	\$613,483	\$613,483	\$357.33	\$840.39	\$1,840,448	\$519,233	\$519,233	\$306.34	\$711.28	\$1,557,698
14	\$623,183	\$623,183	\$362.98	\$853.68	\$1,869,549	\$520,719	\$520,719	\$307.21	\$713.31	\$1,562,156
15	\$633,037	\$633,037	\$368.72	\$867.17	\$1,899,110	\$522,209	\$522,209	\$308.09	\$715.35	\$1,566,627
20	\$684,692	\$684,692	\$398.80	\$937.93	\$2,054,077	\$529,724	\$529,724	\$312.53	\$725.65	\$1,589,171
Age 100	\$937,049	\$937,049	\$545.79	\$1,283.63	\$2,811,148	\$560,880	\$560,880	\$330.91	\$768.33	\$1,682,640

\* Current annuity interest rate is 2.30%, not guaranteed. Guaranteed rate is 1% throughout the life of the contract. Surrender Values shown above reflect penalties for early withdrawals in the first seven years. Assumes no additional premium payments or withdrawals.

\*\* LTC premium is not guaranteed.

\*\*\* Assumes no deductions for Caregiver Training or Care Planning benefits and full use of daily maximum benefit.

There is a 90 day deductible period during which no benefits are payable. If your daily maximum benefit is less than the cost of care you receive on a daily basis, you will need another source of funds (cash or other LTC coverage) to make up the difference.

Withdrawals of more than your daily maximum benefit will reduce the funds available for long-term care by \$3 for each \$1 you take out of your annuity.

**Death Benefit is the Accumulation Value as of the date of the Annuitant/Owner's death.**

Long-Term Care Benefits are payable only as payment for, or reimbursement of, Qualified Long-Term Care Expenses.

# SAMPLE of the illustration

## LONG-TERM CARE BENEFITS RIDER OUTLINE OF COVERAGE TABLE

**Proposed Insured:** Valued Client  
**Age:** 60    **Sex:** M

**Date:** April 28, 2021

**Proposed Initial Annuity Amount** ..... \$500,000

**LTC Rate** ..... (x) 0.71%  
**Initial LTC Annual Premium.** ..... \$3,550.00

	Long-Term Care Benefits Riders (LTC-2 and LTC-3)
<p><b>DEDUCTIBLE PERIOD</b> The Deductible Period is required only once during your lifetime and is satisfied by 90 days of covered services occurring within a 270 day period, and may be satisfied only by days during which benefits would otherwise be payable. (Does not apply to Care Planning, Caregiver Training or Respite Care Benefits; however, any of these benefits paid will reduce the amount of the Benefit Limit.)</p>	
<p><b>LIFETIME BENEFIT - \$500.00</b> Caregiver Training Benefit</p>	
<p><b>ANNUAL BENEFIT - \$500.00</b> Care Planning Benefit</p>	
<p>†<b>DAILY MAXIMUMS</b> (Does not apply to Care Planning or Caregiver Training Benefits.)</p>	
<p>Adult Day Care - The daily benefit is the greater of \$50 or one half of the Home Care and Nursing Home Care Benefits.</p>	\$342.47
<p>Home Care (Includes Home Health Care, Homemaker Services, Hospice Services, Personal Care and Respite Care. Respite Care is limited to a maximum of 21 days per calendar year.)</p>	\$684.93
<p>Nursing Home Care (Includes Assisted Living Facility.)</p>	\$684.93
<p>†<b>INITIAL BENEFIT LIMIT</b></p>	\$1,500,000.00

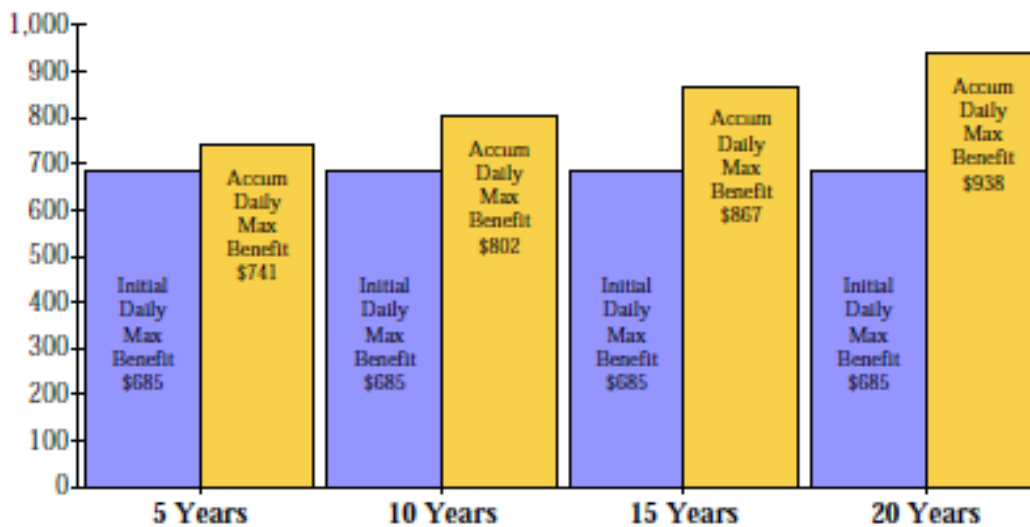
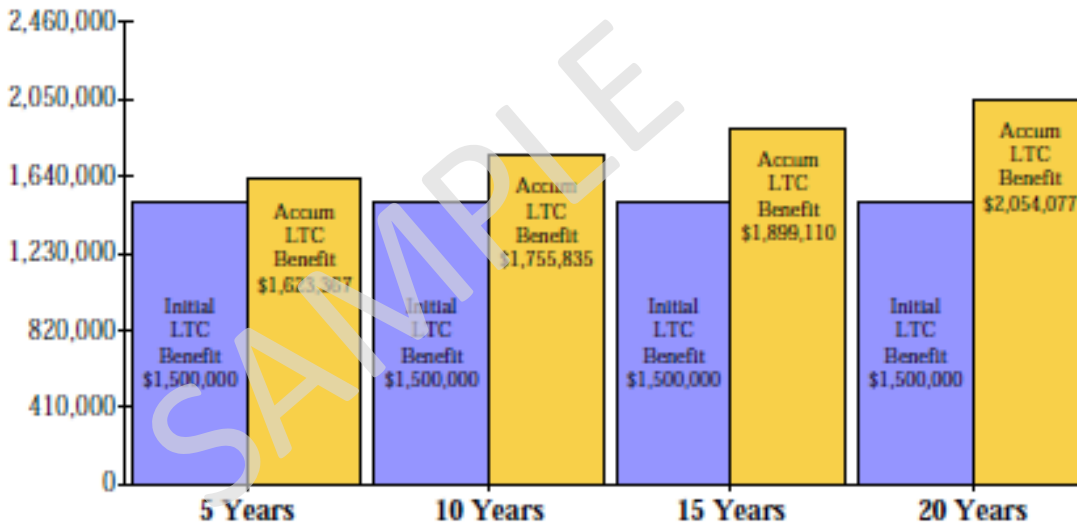
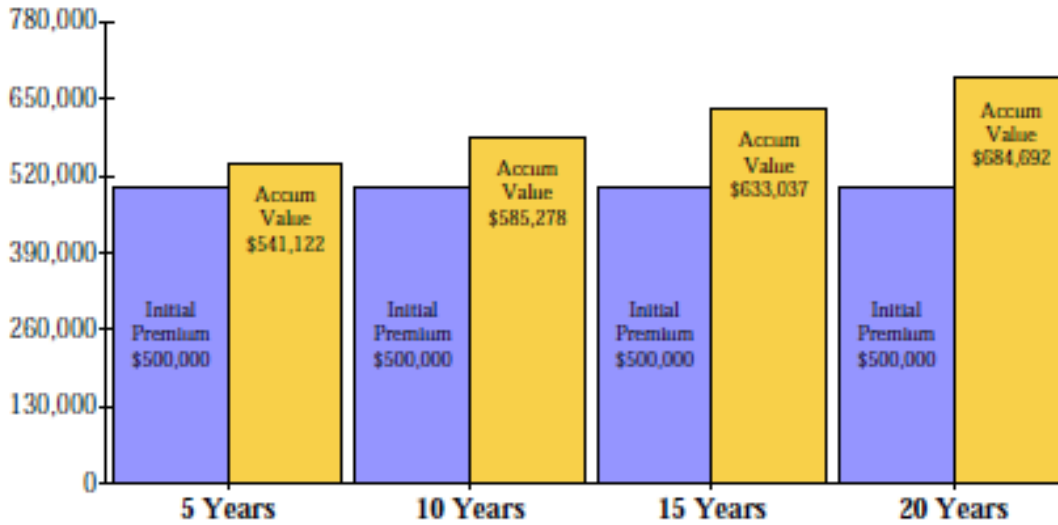
The first year monthly premium will be one twelfth (1/12th) of the Initial Long-Term Care Annual Premium. Monthly premiums and benefit amounts for subsequent policy years will be determined as provided by the rider(s). Monthly premiums will be deducted from the Accumulation Value of the Policy.

† Daily Maximums and Benefit Limits change based upon increases or decreases in the Accumulation Value of the Policy. The Benefit Limit for LTC includes the Accumulation Value of the Policy.

Long-term care premiums will be waived after you have received 180 consecutive days of benefits under this rider for Nursing Home Care or Assisted Living or Residential Care Facility Care. Premiums will no longer be waived when no benefit for those services have been payable for 30 consecutive days.

Inflation Protection - While the Policy has any remaining Accumulation Value, the Owner may pay additional annuity premiums to increase the Accumulation Value of the Policy and the benefits provided up to 5% of the previous Policy Year without evidence of insurability, within 30 days after any Policy anniversary, and subject to limitations fully explained in the rider.

# SAMPLE of the illustration



Values assume current interest rates and NO withdrawals from the policy.

Your advisor has explained the benefits of our asset-based long-term care product and reviewed the Pre-TeleUnderwriting Questionnaire with you. Now, let's confirm your underwriting eligibility over a fast, friendly phone call.

### HOW THE INTERVIEW WORKS

You are the best source of information about your health history, so your advisor will initiate a telephone interview. An experienced, non-clinical interviewer from the Long Term Care Group will call you. The interview should take approximately 20 minutes. The conversation is recorded, stored and protected by our Privacy Promise.

### QUESTIONS ASKED

The interviewer will ask about your overall health, including:

- Medical history and medications
- Plans for surgery, testing or consultation
- Use of medical equipment or assistive devices
- Living arrangements and daily activities
- Tobacco, alcohol or drug use
- Basic questions that most people are able to answer, as part of a brief memory exercise

***You may stop the interview at any time. Your answers are saved if you'd like to continue at a later date. PLEASE NOTE, THE COGNITIVE INTERVIEW MUST BE COMPLETED WITHOUT INTERRUPTION.***

### AFTER THE INTERVIEW

Thank you for partaking in the *Annuicare*® telephone underwriting interview. Your advisor will explain the next steps.

*Annuities are not a deposit, not FDIC insured, not guaranteed by any Federal Government Agency, are not guaranteed by a bank or savings association and may go down in value.*



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