



Asset Care Reprice: More benefits for your clients' dollars

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Effective Dec. 9

**Asset Care premiums
are going down *again***

**This means more client
benefits for the same
premium dollars**

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Asset Care price change detail

- Life insurance premiums changing only; no change on Continuation of Benefits (COB) premiums
- “Package premiums” (i.e., base + COB) **reduced 5-10 percent** for most scenarios
- Quoting is not available **until Dec. 9**

Asset Care *(all states, except CA)*

Single premium¹: ↓ 5-25%; w/ COB ↓ ~10% avg

Annuity Funding Whole Life bonus: ↑ to 25%

Recurring premium²: ↓ 7-12%; w/ COB ↓ ~5% avg

Asset-Care *(California)*

Asset-Care I¹: ↓ 4-21%; w/ COB ↓ ~10% avg

Asset-Care II/III¹: ↓ 6-14%; w/ COB ↓ ~8% avg

Note:

¹Premium decreases vary by issue age and gender

²Premium decrease on 5-pay and 10-pay only; no change on 20-pay and pay to 95 options; premium decreases vary by gender

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A word from Dennis Martin, President, ILFS



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Only carrier offering both whole life and annuity-based long-term care strategies

Lifetime



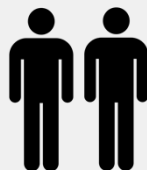
Benefits Option

Flexible funding



Including use of qualified dollars

Joint



Protection

Care Benefit



Concierge

Reach out to learn more about this exciting change and to discuss client opportunities:

[Name]
Regional Sales Director
[Email Address]
[Phone number(s)]

[Name]
Internal Sales Partner
[Email Address]
[Phone number(s)]

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Reach out to [BGA/FMO] learn more about these exciting enhancements and to discuss client opportunities:

[BGA Name/Logo]
[Key Contact Name]
[Key Contact Title]
[Email Address]
[Phone number(s)]

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