

HYBRID SOLUTION COMPARISONS

	TRADITIONAL LIFE LTC HYBRID	SUPER CHARGED LIFE LTC	ANNUITY LTC	TRADITIONAL LTC
EXISTING ANNUITY			✓	
EXISTING LIFE	✓	✓	✓	
HAVE LUMP SUM FOR SHORT/SINGLE PREMIUM	✓	✓	✓	
NEED/WANT ANNUAL PREMIUMS	✓			✓
MAY HAVE HEALTH ISSUES			✓	
SPOUSES SHARED CARE	✓		✓	✓
JOINT COVERAGE— 1 OWNS ANNUITY			✓	
JOINT COVERAGE— 1 OWNS LIFE			✓	
INFLATION		✓		✓
GUARANTEED PREMIUM	✓	✓	✓	



The advisor's insurance advisor.®

YOUR ONE-STOP INSURANCE RESOURCE FOR

Term Life | Permanent Individual & Survivorship Life | Annuities | Disability | Critical Care
LTCi | Hybrid Life/LTCi | Hybrid Annuity/LTCi | Policy Reviews | Life Settlements

(we recommend low-load permanent life insurance and annuities when possible)

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