

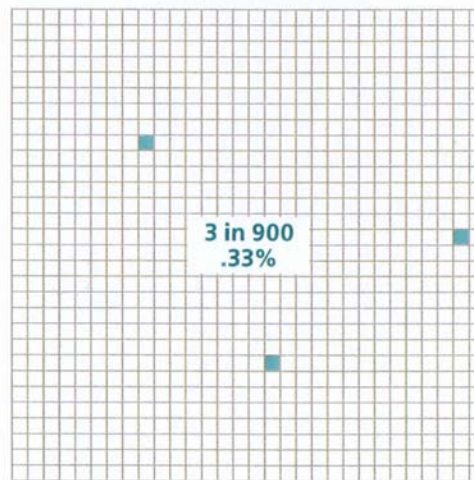


You are insured, right?

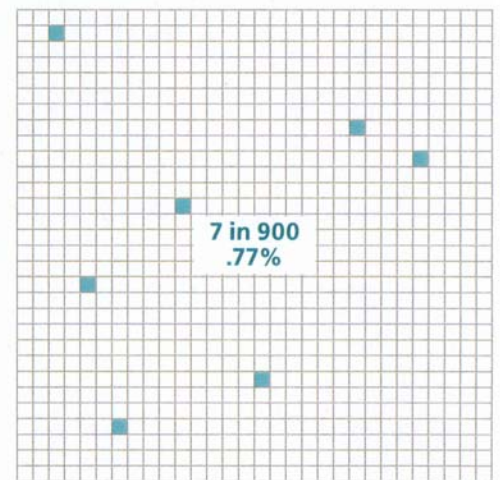
You routinely insure against potential adverse events. Yet the chance of requiring some type of long-term care may be much greater than any other risk.

The risks:

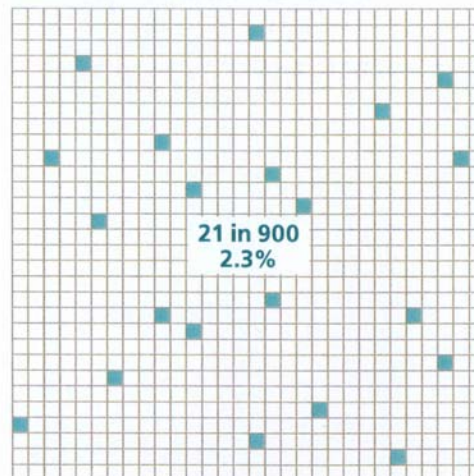
Odds of having a serious car accident^{1,2}



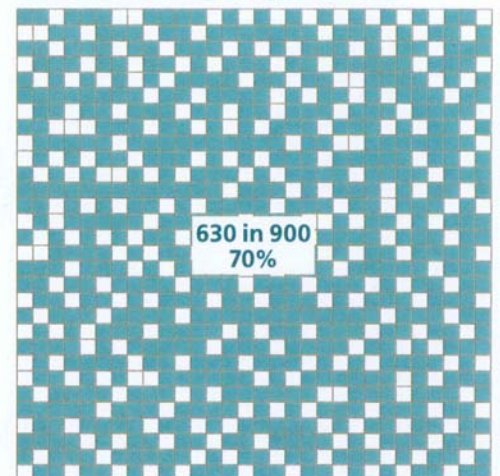
Odds of having a residential fire^{3,4}



Odds of being admitted to a critical care unit^{4,5}



Odds of needing long-term care⁶



Odds are calculated using statistics from public sources that are deemed to be reliable.

¹Fatality Analysis Reporting System, www-fars.nhtsa.dot.gov, October 13, 2008.

²National Transportation Statistics, Bureau of Transportation Statistics, www.bts.gov, October 13, 2008.

³U.S. Fire Administration, www.usfa.dhs.gov, October 13, 2008

⁴U.S. Census Bureau, www.census.gov, October 13, 2008

⁵National Center for Health Statistics, Centers for Disease Control, www.cdc.gov/nchs, October 13, 2008

⁶U.S. Dept. of Health and Human Services, National Clearinghouse for LTC Information, www.longtermcare.gov, March 26, 2008

For more information, contact:

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Why would someone ignore the greatest risk of all? Protect your wealth from poor health with a unique strategy used by top financial planners to increase income when needed most. It just makes sense to protect your portfolio and retirement from something that has such a high chance of happening and can be so devastating.