Base Policy Inflation Protection Rider

It may be years before you face a possible long-term care (LTC) event. Help ensure the amount of your protection grows along with health care costs.

What is it?

The optional Base Policy Inflation Protection rider (IPR) can help protect against the rising costs of long-term care expenses. This option guarantees both the base policy long-term care benefit balance and maximum monthly benefit amount will increase each year. As costs increase, so does your level of protection.

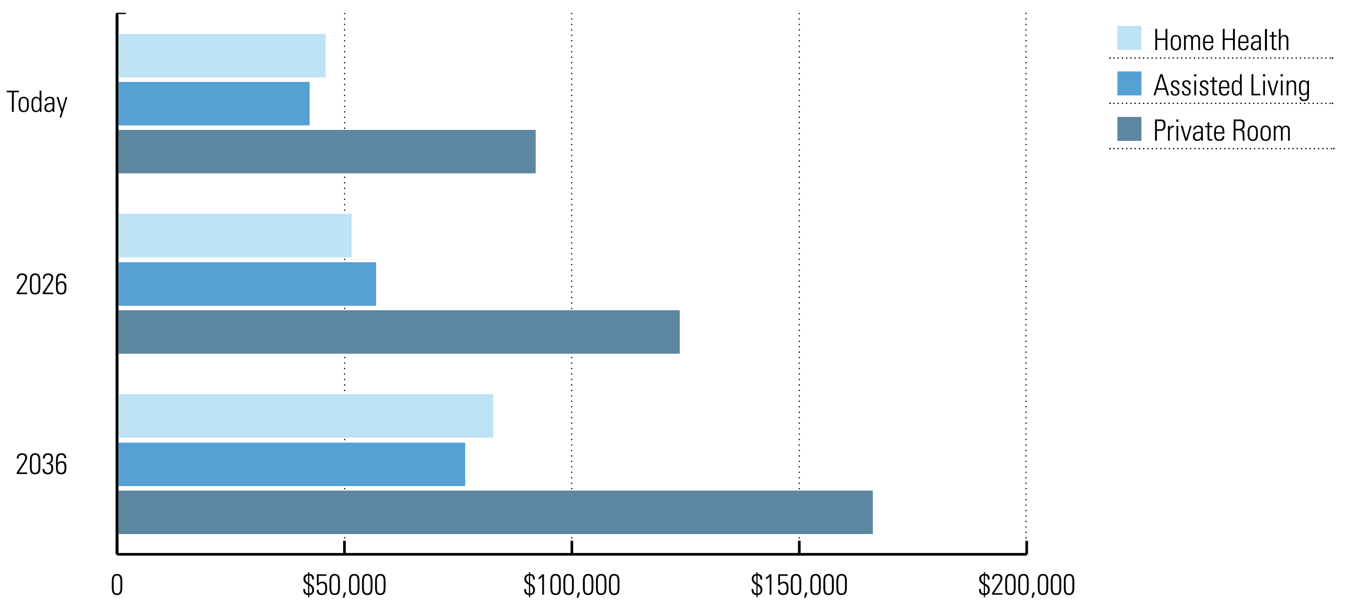
Depending on the funding option you choose, this option can be paid for with either a single premium, or continuous premiums for your lifetime. Select between simple or compound interest, at either 3 or 5 percent. Availability may vary by state.

Why do I need it?

Multiple factors can impact the cost of LTC services. Advances in medical technology are helping us live longer, but as access to these new technologies increases so too does the cost to use them.

Utilization can also affect costs. As our population ages, the demand for these services will only increase, and high demand can lead to high costs. Current and projected costs of long-term care are displayed below. See a real-world example of how the IPR can help provide stability to your clients' protection on the reverse side.

Care costs are rising[1]



1. *Genworth 2016 Cost of Care Survey, conducted by CareScout®, April 2016. Annual cost, Indiana — State Median based on 3% annual inflation. Accessed 8/19/16; home healthcare based on 44 hours per week for 52 weeks; Assisted living facility based on 12 months of care, private, one bedroom; Nursing home based on 365 days of care.*

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How does it work?

Let's consider a $3,000 monthly maximum benefit. If you don't choose the Inflation Protection option, your monthly benefit remains at $3,000 until it's exhausted. After 20 years, the 3 percent option could increase your monthly benefit to $5,260, or $7,580 with the 5 percent option.

Regardless of how you choose to fund your base policy, you can fund this coverage option with either a single premium, or continuous premiums for your lifetime that are guaranteed to never increase.

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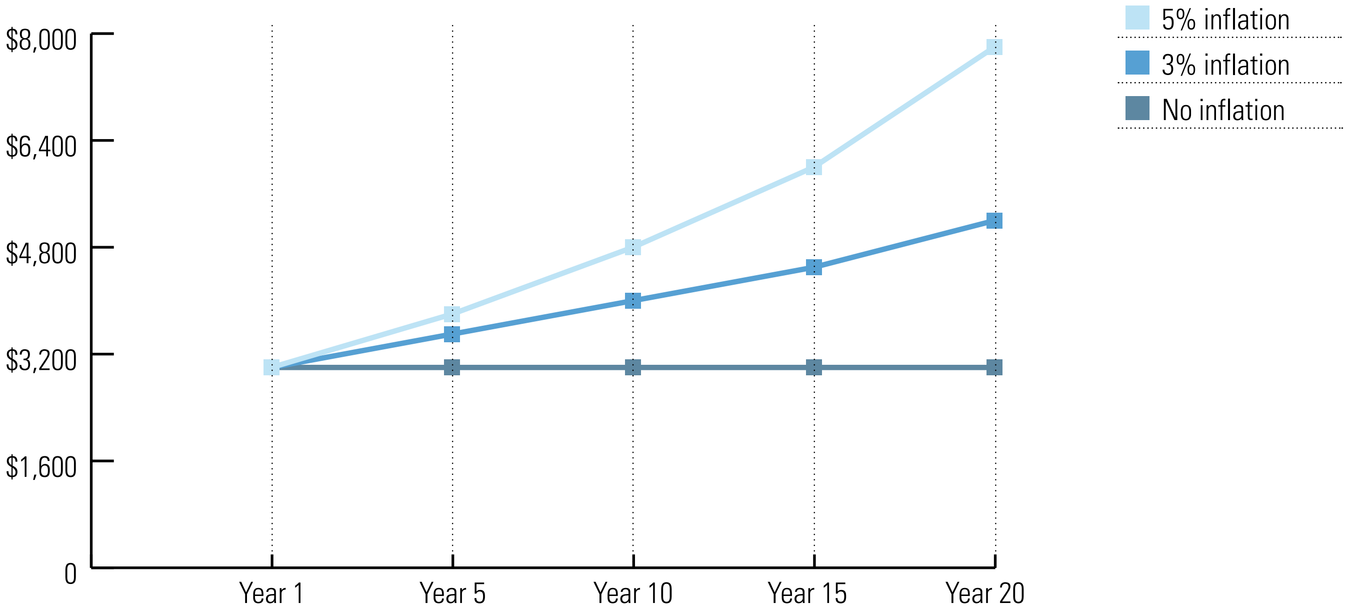
Consider recommending the Base Policy Inflation Protection Rider to your clients to help them reduce the impact of future increases in the cost of long term care.

Benefits increase to counter rate of inflation[2]



2. *Numerical examples are hypothetical and were used for educational purposes only.*

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