



EssentialLTC

Long Term Care
Insurance Coverage

Flexible Payment Options

Premium Payment Options

In addition to a lifetime premium payment duration, EssentialLTC also offers limited duration premium payment options to provide the flexibility to design a policy for many consumers' financial goals:

10-Year Premium

Premiums can be paid over a 10-year period, after which no further premiums will be due. For all states except California, premiums under the 10-year premium payment option will never increase. In California, the premiums may be subject to a premium increase, but only during the 10-year period.

Single Premium

This option allows the policy to be funded with a single premium payment after which no additional premiums are due, making the policy fully paid up, noncancelable, and not subject to rate increases.

1035 Exchange

Some clients might already own an existing non-qualified tax deferred annuity or life insurance policy they no longer need. A 1035 Exchange provides a tax-free exchange of both the principal (basis) and tax-deferred gains in a non-qualified tax-deferred annuity and/or life insurance policy to pay for a tax-qualified LTCi policy, which can provide tax-free benefits.

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**National Guardian Life
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