



EssentialLTC

Long Term Care Insurance Coverage

A Policy Structure with Couples in Mind

Joint Pricing Structure

EssentialLTC offers a joint policy and premium for two insureds that can be comparable to the premium one individual would pay on their own – a feature that maximizes value for the premium dollar for couples.

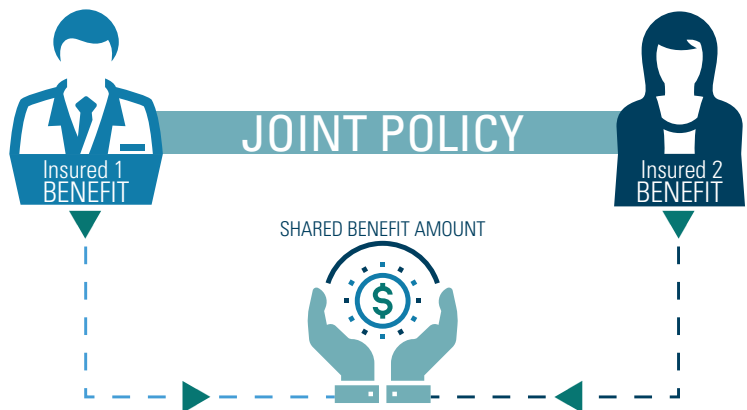


Shared Benefit Amount Rider

One or both insureds may need care for a longer period than provided by the joint policy they purchased. With this rider, the joint insureds can have an extra layer of financial protection added to the policy they purchased.

This rider provides a third pool of money for the joint insureds to pull from in the event one or both insureds exhaust the benefits defined in their policy.

Each insured has their own Benefit Amount, and once either or both insureds exhaust their own Benefit Amount, a joint Shared Benefit Amount will become accessible.



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