



Long Term Care

LTC Lead Program

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LONG TERM CARE UPDATE: NEW TAX LAW

Government programs such as Medicare and Medicaid cannot afford to expand to provide long-term care. New legislation has recently been signed into law providing tax advantages for purchasing Long-Term Care protection. This sends a message-

YOU MUST PROVIDE YOUR OWN LONG TERM CARE!

Some specific provisions that benefit consumers most are:

- *Deductible LTC premiums
- *Tax-Free Benefits
- *Deductions for certain expenses

Based on your age you may be entitled to as much as \$3250.00 per year tax deduction. For FREE information about the federal and state standards, and how the new legislation will benefit you, fill out and return this no obligation POSTAGE-PAID inquiry card TODAY!

Name: _____
 Date of Birth: ____/____/____
 Spouse: _____
 Date of Birth: ____/____/____
 Phone: (____) _____

Not affiliated with or endorsed by any government agency. Insurance related. An agent may call

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NEW 'PENSION PROTECTION ACT' RULES EFFECTIVE 2010

- Tax advantages to pay LTC benefits from Annuity values
- SPFA with LTC Rider may cost less than stand-alone LTC policies
- Existing Annuities may be converted in Annuities with LTC Riders

2010 TAX UPDATE

PENSION PROTECTION ACT

Starting in 2010 federal law provides favorable tax savings for retirement including long term health care benefits. This was previously available only through the Health Insurance Portability and Accountability Act.

This important tax benefit applies to retirement assets including IRAs and Annuities.

For an explanation of The Pension Protection Act and how your retirement can benefit from this legislation, return the attached postage paid reply card today.

John Prospect
123 Main Street
Anytown, US 12345-6789

BUSINESS REPLY MAIL PERMIT NO. 1234 DALLAS, TX

Mails First-Class No Additional Charge

Please provide information on the Pension Protection Act and how your retirement program can benefit from this new tax ruling.

Signature: _____ Age: _____
 *Phone: (____) _____ Spouse: _____

Detach Here And Mail Today or For Privacy Fold Card and Tape With Return Address Facing Out.

PLEASE VERIFY YOUR ADDRESS FOR THE INFORMATION REQUEST. YOU MAY BE CONTACTED BY A FINANCIAL INSTITUTION REPRESENTATIVE AND THE INFORMATION IS NOT AFFILIATED WITH OR ENDORSED BY GOVERNMENT AGENCIES.

2010 INFORMATION UPDATE

LONG TERM CARE UPDATE: MEDICARE CHANGES - TAX LAW

Government programs such as Medicare and Medicaid cannot afford to expand to provide long term care. In fact, the Balanced Budget Act (PL 105-33) has further limited and restricted those benefits for Medicare Beneficiaries. The legislation, HR 3103, has been signed into law providing tax advantages for purchasing long term care protection. This sends a message.

You Must Provide Your Own Long Term Care!

Some specific provisions that benefit consumers are:

- Deductible LTC premiums
- Tax-Free Benefits
- Deductions for certain expenses.

Based on your age, you may be entitled to as much as \$4,110 per year tax deduction.

For FREE information about the federal and state standards, and how this legislation you about and return this non-obligation POSTAGE-PAID card today!

Averages 1 1/2% Response

Detach Here And Mail Today or For Privacy Fold Card and Tape With Return Address Facing Out.

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Sign: _____ *Phone: (____) _____
 Date of Birth: _____ Husband: _____ Wife: _____
 How the law (HR 3103) signed by the President will affect me and what Health Insurance and Medicare does not cover after leaving the hospital for Long Term Care, Home Care and Assisted Living expense.

John Prospect
123 Main Street
Anytown, US 12345-6789

CONGRESS SETS CEILINGS ON MEDICARE PAYMENTS

THE ONLY THING WORSE THAN DYING IS... OUTLIVING YOUR MONEY™

Congress has adopted a system that sets Medicare payment ceilings on a per ailment basis. Medicare's payment to a hospital will never exceed these limits.

According to the Department of Health and Human Services (2008) Medicare does not pay for the majority of long term care services, which average over \$68,000 PER YEAR.

The guide book, "The Only Thing Worse Than Dying Is... Outliving Your Money™" gives hard facts and straight answers on long term health care. To receive your free guide book and information concerning the new changes in Medicare please return this postage paid card today.

John Prospect
123 Main Street
Anytown, US 12345

Signature _____
 Birthday: ____/____/____ Spouse: ____/____/____
 Phone: (____) _____

PLEASE VERIFY YOUR ADDRESS FOR THE INFORMATION REQUEST. YOU MAY BE CONTACTED BY A FINANCIAL INSTITUTION REPRESENTATIVE AND THE INFORMATION IS NOT AFFILIATED WITH OR ENDORSED BY GOVERNMENT AGENCIES.

16-Page Booklet

THE ONLY THING WORSE THAN DYING IS... OUTLIVING YOUR MONEY™

[Click Here To View Brochure](#)

THE WOMAN'S GUIDE TO LONG TERM CARE

The Woman's Guide To Long Term Care

Request your free new booklet, "The Woman's Guide To Long Term Care." It explains real life concerns about long term care faced by many women and their families today. The booklet also describes solutions to answer your questions about long term care.

To receive your free booklet please mail this postage paid reply card today.

Mr. John Prospect
123 Main Street
Anytown, US 12345

Signature _____
 Birthday: ____/____/____ Spouse: ____/____/____
 Phone: (____) _____

PLEASE VERIFY YOUR ADDRESS FOR THE INFORMATION REQUEST. YOU MAY BE CONTACTED BY A FINANCIAL INSTITUTION REPRESENTATIVE AND THE INFORMATION IS NOT AFFILIATED WITH OR ENDORSED BY GOVERNMENT AGENCIES.

The Woman's Guide To Long Term Care

[Click Here To View Brochure](#)

- If using Mortgage List Data or Veteran List Data add 6¢ to the Format Rate.
- Turning 65 list selection requires an additional postage charge.

Card/Envelope Format

Size - 3 1/2" x 8 1/2"



Reply card is lasered in black ink on pink card stock and inserted into a window envelope.

Mails 3rd class bulk.

Qty	1,000	3,000	5,000
Rate	47¢ ea	45¢ ea	43¢ ea

You can add a business reply envelope for privacy (5¢ each - 3000 Minimum).

Double Post Card Format

Size 5 1/2" x 8 1/2"



Double postcard is lasered in black ink on white card stock. Mails 1st Class and includes postage paid reply card.

Qty	1,000	2,000	3,000
Rate	51¢ ea	45¢ ea	43¢ ea

Post Card Format

Size - 4 1/4" x 5 1/2"



Postcard is lasered in black ink on yellow card stock. **Mails 1st Class** for quick, easy response by phone. Prospects call you directly for reservations or information.

Qty	1,000	3,000	5,000
Rate	45¢ ea	39¢ ea	37¢ ea

List Only

List Only (\$100 minimum)	1,000	3,000	5,000	10,000
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E-Mail in Excel or PDF Format	10¢	7 1/2 ¢	7¢	6¢
Print-Out (Sheet Listing)	11¢	8 1/2 ¢	8¢	7¢
Peel 'n Stick Labels	12¢	9 1/2 ¢	9¢	8¢
Veteran Select- (add'l to above format)	6¢	6¢	6¢	6¢
Real Estate Data File - (add'l to above format)	6¢	6¢	6¢	6¢

Options below available in Excel Format Only.

Phone Numbers	1¢	1¢	1¢	1¢
Mo/Yr of Birth - (re-sequenced)	2 1/2 ¢	2 1/2 ¢	2 1/2 ¢	2 1/2 ¢