



Long Term Care Insurance

LIMBA Member Discount Program

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Dear LIMBA Member,

One of the goals of LIMBA is to provide meaningful benefits to its members. LIMBA has arranged to make available to members, a Long Term Care Insurance Discount Program which offers Premium Discounts of 10% to married individuals and 20% to husband and wife plans. And all LIMBA members, including unmarried individuals, receive an additional 5% Association Premium Discount. Thus, you can save 5%, 15% or 25%!

This Premium Discount Long Term Care Plan is being offered to LIMBA members, spouses, partners, and their parents, parents-in-law, stepparents, stepparents-in-law, grandparents, children, and stepchildren between the ages of 18-84.* Your eligible family members may qualify for additional premium discounts.

The Premium Discount Long Term Care Plan is underwritten by the John Hancock Life Insurance Company and is a portable plan. Thus, should you ever cease to be a member of LIMBA, the plan stays with you and the premium discounts continue for the life of the plan.

When it comes to long-term care insurance, you want to make sure that the company behind your policy is both in it for the long term and is financially sound. Established over 140 years ago, John Hancock is a pioneer in the Long Term Care Insurance field. They issued their first policy in 1987 and today serve well over 300,000 LTC Insurance policyholders. John Hancock is also among the highest-rated insurance companies for financial strength and stability. Just look at their outstanding ratings as judged by the major rating agencies in 2002:

A.M. Best	A++ (Superior)
Fitch	AAA (Highest)
Moody's	Aa2 (Excellent)
Standard & Poor's	AA+ (Very strong)

Should you think LTCI is only for the elderly and retired, let me point out that as far back as 1995, 40% of the 12 million people then receiving long-term care were working adults ages 18-64.... and that percentage has been increasing.

This is a Tax-Qualified Plan which may offer major beneficial tax advantages and savings.

If you have questions, need additional information or wish to set an appointment, contact Bob Vanson or Vanson Financial as indicated above.

**** Eligible ages may vary by state.***