

CALL US WITH YOUR NEXT LTC CASE!

# Share The Secret of Guaranteed LTC Premiums!

*“Proud To Be Celebrating Our 50th Year of Providing Superior Service!”*



Transamerica’s new long-term care product offers benefit options that allow you to guarantee your client’s premiums with no chance of future increases. The formula is simple...

## **10-Year Rate Guarantee + 10-Pay Premium = No Rate Increases!**

*For example, a male, age 65, preferred underwriting with spousal discount purchasing a \$7,500 monthly (\$250/day) 5-year benefit with compound inflation, premiums paid annually.*

**10-Year Guarantee, 10-Pay Premium.....\$9,301.47**  
*(Total Paid-Up By Year 10 = \$93,014.70, Total Benefit Pool = \$456,250.00)*

### Other Payment Options Available:

5-Year Rate Guarantee, Lifetime Premium.....\$4,208.33  
10-Year Rate Guarantee, Lifetime Premium.....\$4,414.62  
Single Payment, Guaranteed Paid-Up.....\$70,724.09

*Policy issued by Transamerica Life Insurance Company’s long-term care division of Hurst, Texas. Please call to confirm rates and state approvals.*

**THE MARCUS AGENCY**  
389 Boston Post Road  
Sudbury, MA 01776-3015

978-443-4900 (Local)  
978-443-9804 (Outside MA)  
978-443-4922 (Fax)  
www.themarcusagency.com