

# THE RETURN OF PREMIUM LTC

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## SPECIAL REPORT



You've worked hard to save for retirement and plan for your future. But what would happen if you or someone you love experienced an extended long term care event? Could you cover the impact of unexpected long term care expenses, and which assets would you use to pay for it? INSIDE THIS SPECIAL REPORT IS THE ANSWER TO TODAY'S LONG TERM CARE CRISIS.

BY DAVID & TODD PHILLIPS



# Hi, my name is David Phillips,

and I've been helping people plan their estates for over four decades. I want to encourage you to take a few minutes to read this Special Report and learn about the new approach to personally solving the current long term care crisis.

While you don't need to panic, you do need to know the hard truths about the current long term care crisis:

- If you are 65 years or older, there is a 72% chance that you will require some type of long term medical care in your lifetime.
- Moreover, if you're a woman, the odds get even worse; 8 out of 10 women will need long term care.
- And if you're married and over 65, there is a 91% chance that one of you will experience a long term care event according to the USA Today.
- Warning; long term care isn't cheap! The national average cost for a Nursing Home Private Room in 2018 was \$102,696. This is just the average costs, with average accommodations. The average cost for a private room in Alaska is over \$290,000 per year! The average cost for a full-time, in-home registered nurse is a whopping \$152,002 (\$416.46 a day).
- Long term care costs can add up fast! It's estimated that an unexpected long term care event will cause us to burn through our retirement assets 2 to 3 times faster than expected.
- Approximately 80% of individuals who need long term care receive services in their own home by unpaid family caregivers.
- The overall cost to a female caregiver is estimated to almost \$325,000 because of lost wages and diminished working hours.



# Hard Truths About You and

LONG TERM  
CARE

## ODDS

**3%**  
  
CHANCE

Odds of your house  
burning down are 3  
out of 100.

**18%**  
  
CHANCE

The odds of totaling your car at  
some point during your life, are 18  
out of 100.

**72%**  
  
CHANCE

The odds of  
triggering a long  
term care event  
between now  
and the day you  
die, are 72 out  
of 100!



# Life Never Goes According to Plan



- Care-giving involves lifting, bathing, and toileting which can take an emotional and physical toll. It's no wonder a spouse caring for their disabled spouse is 6 times more likely to suffer from anxiety or depression.

**And no**, you cannot count on the government to come to pay for your care. It's an unfortunate myth that more than 50% of American's believe Medicare and Medicaid will cover their long term care expenses. The truth is, only a small portion is covered through Parts A/B and G of Medicare for the first 100 days. **After that, you have to spend down ALL OF YOUR ASSETS to qualify for Medicaid.**

So what are your options when it comes to covering your long term medical expenses?



- 1)** Purchase traditional long term care insurance
- 2)** Be rich enough to pay for everything and self fund.
- 3)** Reposition some of your assets into the new Return of Premium Long Term Care Plan.

## My Dad's LTC Plan

### \$21,800 DOWN THE DRAIN.

That's how much money I spent on my father's long term care insurance policy over 19 years of paying premium. And considering the meager amount of coverage he had, his claims were restricted to nursing home expenses only and mom wanted to care for him in their home, so we never got a penny from the insurance company. That was a lot of money. Money that we will NEVER see again.



THE PENSION PROTECTION ACT

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Congress passed the Pension Protection Act that includes a small section to encourage Americans to pre-fund their long term care expenses.

"For taxable years beginning on or after January 1, 2010, this Contract is intended to be a federally qualified long term Care insurance contract under Section 7702 (b) of the IRC of 1986 as amended."

Specifically, Section 844 of the Pension Protect Act permits long term care riders to be attached to certain annuity and life insurance contracts. Plus, all cash disbursements from these long term care riders are paid out completely income tax free!

It is no exaggeration to say that **The New Return of Premium LTC Plan** is every bit as game-changing as 401(k)s, and that's why anyone planning for a secure retirement should consider it in their portfolio; because in reality it isn't an expense, it is simply repositioning of cash from one pocket to the other.

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I know people that have spent three, four, five times or even more than my dad did on long term care insurance without ever collecting a penny in benefits.

The reason that my father — along with tens of thousands of other Americans — never received any payback on his long term care policy is that his health never got bad enough to require permanent care.

## Use It or Lose It

Traditional LTC policies like my dad's are just like medical or auto insurance in that they are a use it or lose it proposition.

Like all insurance, you hope you will never need the benefits of the policy. But what happens to the lifetime of premiums that you've paid if you never file a claim?

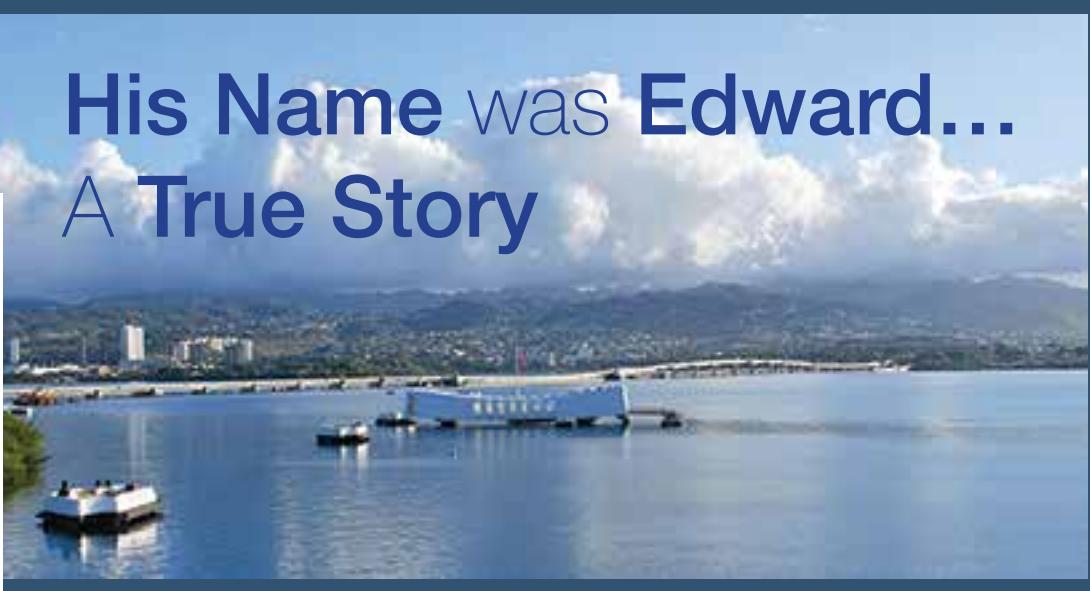
***Questions? Call 1-888-892-1102 [www.epmez.com](http://www.epmez.com)***

It's like paying for homeowners insurance for 50 years and never experiencing a catastrophe. Unless you experience a long term medical crisis and you trigger the provisions of older style long term care policies, you get nothing. The insurance company gets to keep 100% of your money. Just like the \$22,000 I paid for my father's plan.

With the old style LTC policies, not only does the policyholder lose the money they paid in premiums if they don't have a claim, so does their family. When Dad died, neither mom, my brothers or I received a dime of what we paid in.



# His Name was Edward... A True Story



Edward was a hard-working, successful businessman. He founded a company that built and sold high-end custom pool tables that were so beautiful and well-built that many of them still grace homes in Northern California today.

Edward fell in love with a young woman named Elaine. They were one of the fortunate couples that not only celebrated a Golden Anniversary, but even made it to that rare 60th wedding anniversary.

That was a marriage that almost didn't happen. Edward volunteered to join the Navy out of high school, but due to his poor eyesight was disqualified from front-line service. Instead he worked as an orderly in a Utah Army hospital. In fact, Edward was the only member of his high school gymnastics team that didn't join the Navy in July 1941. Tragically, all of his teammates were killed at Pearl Harbor aboard the U.S.S. Arizona. Edward's life was spared.

After uttering his first words to her in June of 1944, "Well where have you been all my life?" Edward and Elaine eloped and were married just one month later in July.

After the war, his marriage and business thrived. Despite his busy professional demands, he went to church every Sunday without fail and made sure that all three of his rambunctious sons went as well.

I am proud to say that I was the second of those three rambunctious children, and my son Todd was his first grandchild. Yes, Edward was my father and I am sorry to tell you that he died on August 17, 2005. Edward had a wonderful life but the last few years were challenging. The reason I'm telling you this story is



so you and your family don't have to face the same problems my parents did.

In the late 80's, predicting the huge impact long term medical expenses would have on the World War II generation, some insurance companies got creative and designed Long Term Care Insurance. Being a believer in the concept of Long Term Care Insurance, I purchased one of the first plans for both of my parents, Edward and Elaine.

In 1999 my father was diagnosed with Alzheimer's, and while we were all extremely distraught over the news, we were comforted knowing that there was a long term care policy in place.

We sold the Sacramento, California family home of 40 years and moved my parents closer to my brother and I in Arizona. This way our families could help take care of him if needed. As is usually the case with the disease, my dad progressively got worse. Over the next four years, my mother doted on Dad and was the primary care giver, spending nearly every waking moment as his aid. Both our families helped for as long as we could. It wasn't until the last year of his life that Hospice Inspiris came to their home for four hours a day, twice a week.

The hospice caregivers were angels and Mom was able to leave dad's side with the confidence that he was in good hands. They would bathe, dress and feed him. What a blessing that was.

Even though my father was eventually incapable of performing any of the normal activities of daily living, he never qualified for any benefits from the long term care policy I bought him.

Why not? To qualify, my father had to be admitted into a nursing home as a permanent resident. No one really wanted that, especially Mom. My dad peacefully passed away after only being in an assisted living facility for one week, not a nursing home.

Even though I had paid all his premiums for years and my father was suffering from Alzheimer's, his long term care benefits were never triggered and his policy never paid out a dime of benefits.

The thousands of dollars I paid were gone!

Granted, with dad's policy we had purchased some peace of mind, but financially we lost the bet. To finish the story, my mom is 92, still going strong and for that I feel very blessed.



The insurance company got the \$22,000 and we got nothing. Zip. Zilch. Nada.

The situation is even worse today. Traditional long term care premiums have skyrocketed — a major carrier recently increased its annual premiums by 90% — so you can expect the cost of an old style long term care policy that you buy today to increase by 50%, 100%, or even more, in the future.

## The *New* Return of Premium Long Term Care Plan

If you are concerned about protecting your assets against the enormous expense of a LTC event and you don't want to go the route of the old style "use it or lose it" plans, there is a new, better way to protect yourself against a cataclysmic long term care tragedy. It's called **The Return of Premium Long Term Care** (ROP LTC).

As the name implies, the insurance company will return 100% of what you put in (minus any covered claims after 5 years or your selected premium deposit period) to you or your heirs if you decide to quit or are lucky enough to avoid a long term care event.

That's right; with the New ROP LTC plan, the insurance company returns to you or your heirs ALL the payments you have made, less any long term care benefits paid out. But if you trigger the LTC benefit, your total premium dollar expands 3 to 10 times, depending on when you file a claim and what inflation benefit/if any, you add.



# The Dollars and Cents of The New Return of Premium LTC Plan

Let's look at an example.

Let's say you are a 55 year old male and you pay \$8,000 each year for 15 years, for a total transfer of \$120,000, but you're one of the lucky ones who pass away without ever having used the policy.

Under traditional long term care insurance, the insurance company gets to keep the \$120,000 you paid. With Return of Premium LTC, your heirs — not the insurance company — receive a minimum of the \$120,000, tax-free. Furthermore, for many ages, the beneficiary benefit is greater than the sum of the deposits.



On the other hand, let's say you trigger the LTC provisions of the ROP LTC plan at age 80, and you had included the 5% inflation rider. A total LTC pool of \$980,840 would be paid out to you over 72 months starting at \$12,017 a month. Because the monthly benefit will continue to increase, your total LTC payout will be a whopping **10 times your initial investment.**

That's a win-win because (1) you have the peace of mind knowing that an extended long term care stay won't wipe out your estate and (2) you and your heirs will receive all those dollars back whether or not you use the LTC benefit.

## What the Pros Are Saying About "ROP Plans"

### *Bob Carlson's* **RETIREMENT WATCH**

“ Thanks to Section 844 of the Pension Protection Act, you can reposition your self-funded dollars that you intended to use for long term care into a new type of leveraged account established through an insurance company that magnifies those dollars, depending on your age, up to 10 times, if you need long term care.

The concept is known as the Return of Premium LTC Plan. **David and Todd**

**Phillips**, my recommended experts, have uncovered the best plan available to date. ”



“ With the Return of Premium LTC Plan you can leverage your “lazy” or safe cash to provide robust LTC benefits that can be customized to meet your preferences. It also provides a tax free life insurance benefit for your heirs, and you can receive a full return of premium after five years, if you need to access your deposit before you begin taking your LTC benefits. I urge you to contact my recommended source, **David and Todd Phillips**, of Estate Planning Specialists at 888-892-1102. ”



# Are there any trade offs to the Return of Premium LTC policy? Just two:

## Trade-off #1: Slightly Higher Premiums.

Look, we all know that there's no such thing as a free lunch, so the annual premiums are slightly higher with the ROP LTC than traditional long term care insurance. But that's alright because we get all our money back either way.

## Trade-off #2: 0% Interest on Your Money.

Yes, you or your heirs will receive every penny — you deposit by receiving tax-free cash through either a claim, a death benefit, or a refund. The trade-off is that during the years of protection, you do not earn any interest on your transferred cash. This simply means there is a lost opportunity cost to the policy. However, in these days of 1% interest rates, that isn't much of a sacrifice. Besides these funds should be considered the money you are setting aside for your potential future LTC event. The leverage your dollars create is unbeatable in any financial environment.

It's simple; The Return of Premium LTC Plan gives you more benefits than traditional long term care insurance without the risk of throwing all your money down an insurance toilet bowl. ROP LTC is a smart way to leverage a small fraction of your assets today, to create guarantee coverage tomorrow.



# Here's how it works

The ROP LTC Plan is an insurance contract that includes an IRS-approved long term care benefit that allows you to access the contract value to pay for qualifying long term care expenses.

**Example #1:** Two 65 year old twin sisters, Jane and Joan, have each set aside \$100,000 to cover future long term care expenses.

Jane puts her money into a CD with a local bank, while Joan deposits her \$100,000 into the ROP LTC Plan.

**Ten years later** while hiking in Sedona, Arizona, they are both struck by lightning and the sisters sustain injuries that prevent them from performing 2 of the 6 Activities of Daily Living.

Example 1:  
Jane &  
Joan



The CDs that Jane invested in grew (assuming a 1.4% net return) to \$115,370, after taxes, and would pay for roughly 24 months of long term care at \$4,750 a month. After 24 months, Jane would have **exhausted** all her capital.

Joan also needs long term care, but her ROP LTC Plan with 5% simple inflation rider provides \$5,740 a month for 72 months or \$448,872 of total benefits, (4 ½ times her initial transfer deposit). All tax free, by the way!

After exhausting all her money, Jane was forced to shed all her assets, go on Medicaid, finishing out her days in a crowded, no-frills nursing home. Meanwhile, Joan was able to enjoy bingo night at her granite counter topped resort-like care facility for the next six years and was even able to stash away some leftover cash for her grandchildren's birthdays.

If you have dollars sitting in low-yielding certificates of deposit (CDs), Treasuries, or money market funds, The ROP LTC Plan is the perfect place to reposition your dollars. With The ROP LTC Plan, you either transfer a lump sum or multiple deposits that create a fully paid-up life insurance policy with an instant multiplication of the transferred sum into a long term care benefit.

You receive a monthly TAX FREE long term care benefit each month once you are unable to perform 2 of the 6 Activities of Daily Living: Bathing, Continence, Dressing, Eating, Toileting and Transferring or have cognitive impairment, such as dementia or Alzheimer. It's that simple.



# ROP LTC Bottom Line Benefits:

## BENEFIT #1



**Example #2: John, age 60,** is in moderately good health and transfers \$100,000 from a CD he is currently earning less than 1.5% per year, into The ROP LTC Plan and selects the 5% annual compound inflation benefit... Here's what happens to his money through the years:

John's initial monthly care benefit would be \$3,958, or a total immediate pool of \$323,098. At the time of application, he



“ “ It would be easy to say “yes” to Long Term Care Insurance if you didn’t have to come up with new money to pay for it, wouldn’t it? Well, with the new Return of Premium LTC Plan, you simply reposition a dollar from your left pocket to your right pocket and leverage it up to 10 times, tax free! ” ”

**Tony Sagami**  
*The Bull and Bear*  
- FINANCIAL REPORT -



chose to receive his tax-free Cash Indemnity payment for 6 years (72 months). Because he also selected the 5% compound inflation option, his monthly benefit increases dramatically through the years. For example, should John trigger a claim in 10 years, his monthly benefit will have increased to \$6,141, and continues to grow each year based on the mathematical calculation of compounding at initial 5% annually. Should John begin his claim at age 80, his monthly benefit will have grown to \$10,503. Because of the 5% compounding factor his total 6 year LTC pool of cash will be a whopping \$857,274; **over 8 times his initial deposit!**

# Traditional LTC vs The New Return of Premium Long Term Care Plan

Assumptions: 65M Preferred

POLICY TYPE	PREMIUM DEPOSIT	YEAR	TOTAL DEPOSIT	BENEFIT TO BENEFICIARY
TRADITIONAL LTC <small>(5% COMPOUND)</small>	\$8,842* for Life	1	\$8,842*	\$0
		10	\$88,420	
		20	\$176,840	
ROP LTC <small>(5% COMPOUND)</small>	\$114,390	1	\$114,390	\$111,835
		10		\$114,390
		20		\$114,390

Notes: \*Subject to Increases \*\*Guaranteed never to increase \*\*\*Indemnity- no receipts required



John's ROP LTC Plan after tax internal rate of return (IRR) at age 80 will be 9.81%. Meaning, assuming a 28% tax rate, he would have to earn before tax - 13.63%, each year for 15 years (With no years of loss), to equal the IRR he will earn in his ROP LTC Plan, assuming he used all the benefits. Considering this amazing IRR is totally guaranteed, it just can't be duplicated year after year in ANY other financial instrument.

## BENEFIT #2



**At the foundation of the The ROP LTC Plan** is a Universal Life policy. This is the overriding characteristic that affords the Tax-Free LTC benefit payouts, as stipulated in section 844 of the Pension Protection Act. John's life insurance benefit in 5 years will be \$107,383, more than the initial \$100,000 he transferred from his CD.

RETURN OF PREMIUM	DURATION OF CARE	MONTHLY CARE BENEFIT	TOTAL CARE POOL	BENEFIT WAITING PERIOD	CARE PAYOUT METHOD
\$0	48 Months	\$4,500	\$216,000	90 Calendar Days	Reimbursement Formal Care Required
		\$6,981	\$335,087		
		\$11,371	\$545,821		
\$114,390	72 Months	\$4,500	\$367,303	90 Calendar Days	Indemnity***
		\$6,981	\$569,808		
		\$11,371	\$928,157		





# Cash Indemnity

## BENEFIT #3



If John needs his deposit back for an unforeseen event, he is guaranteed to receive 100% of it back after five years. And don't forget that he enjoyed five years of valuable long term care protection.

## Indemnity versus Reimbursement

I want to point out a key feature of the Return of Premium LTC Plan that many clients overlook.

Corporate lawyers are notorious for making things more complicated



than they need to, but there is one crucial clause that you absolutely must have. I'm talking about cash Indemnity benefits versus reimbursement benefits.

Cash Indemnity is when the care dollars are paid to YOU for YOU to use as you see fit. Example, if you need in-home care and are eligible for a payout of \$5,000 per month but only incur \$1,000 of care, fantastic, you can pocket the extra \$4,000 and use it for anything whatsoever. Even use it to fly your kids across the country to visit you or come over and play bingo!

Conversely, reimbursement is exactly like it sounds. If you incur \$1,000 of care costs, you need to submit the receipts to the insurance company and wait for them to reimburse you!

My father had a traditional long term care insurance policy that operated on a reimbursement basis. With his Alzheimer's, he needed in-home informal care, but the insurance company refused to pay any benefits because his policy didn't cover in-home care.



**Heads You Win.**

**Tails You Win.**

**Heads You Win:** For every \$50,000 you deposit into in the ROP LTC Plan, if you trigger the LTC provision, depending on your age, you will receive \$150,000, \$200,000, \$400,000 or more in long term care dollars for you to spend however you see fit, be it in your own home or in an assisted living or nursing home.

**Tails You Win:** Although the odds are extremely high (in the 70% range) that most of us will require long term care, we all hope that we don't. If you don't, your spouse or your heirs will receive up to or greater than your Return of Premium LTC Plan total deposit.



Announcing a  
**MAJOR**  
**BREAKTHROUGH**  
effective May 2018.

## **The ROP LTC Plan is Now Even Better!**



After intense negotiations and regulatory approval, in the vast majority of states, the same ROP LTC benefits that were only available after transferring a single deposit can now be generated by making annual premium deposits over 1, 5, 7, 10, or 15 years. This enhancement is HUGE because many have their money tied up in illiquid assets, like real estate or in qualified accounts such as an IRA.

Let me give you an example to help you understand the significance of this dramatic change.

Jane is married and age 60. She has very little cash on hand but has a \$400,000 IRA. She wants the ROP LTC benefits that a 3% Compound deposit of \$100,000 will generate, however she doesn't want to extract the full \$100,000 as a single sum from her IRA this year because she knows it would create a significant conversion income tax liability. Because The ROP LTC Plan now allows for a multi-deposit option, in order to get the same benefits afforded the single sum, she elects to spread her premium deposits over 7 years, resulting in a transfer of \$17,436 each year. The net results are immediate and amazing:



# THE RETURN OF PREMIUM LTC

## MULTI-DEPOSIT OPTION

### ASSUMPTIONS:

Jane – 60, married discount  
3% inflation compounded LTC Benefit  
\$100,000 single sum deposit or 7 annual deposits of \$17,436

### ROP LTC BENEFITS:

Initial Total LTC Pool (6 year benefit) = \$375,828

Initial Monthly LTC Benefit = \$4,842\*

Total LTC Pool in 20 Years (6 year benefit) = \$659,016

LTC Monthly Benefit in 20 years = \$8,490\*

\*THE MONTHLY LTC BENEFIT WILL CONTINUE TO INCREASE EVEN AFTER A CLAIM IS MADE

\*\*FULL RETURN OF PREMIUM AVAILABLE TO YOU AND YOUR BENEFICIARIES AFTER  
7 YEARS!

The extreme leverage that can now be generated by selecting one of the multi-deposit options is even more powerful than before allowing you to protect even illiquid and qualified assets from the ravages of a long term care event.



# THE RETURN OF PREMIUM LTC

MULTI-DEPOSIT OPTION

Now available  
Single, 5, 7, 10 & 15 Year Deposits

Full return of Premium available  
to you and your beneficiaries  
after 5 years or at the end of  
your funding period!

*Questions?*  
**Call 1-888-892-1102**



\*Other options available

# Illustrated Deposit of \$100,000

Inflation Provision	Benefit Age	Monthly Care Benefit	Total Care Pool	Monthly Care Benefit	Total Care Pool
		Male		Female	
None	55	\$7,600	\$547,000	\$7,800	\$567,000
	85				
5% Compounded	55	\$4,000	\$324,000	\$2,700	\$220,000
	85	\$17,000	\$1,396,000	\$11,700	\$952,000
None	60	\$6,700	\$482,000	\$6,800	\$501,000
	85				
5% Compounded	60	\$4,000	\$323,000	\$2,900	\$234,000
	85	\$13,400	\$1,094,000	\$9,700	\$793,000
None	65	\$5,800	\$419,000	\$6,000	\$432,000
	85				
5% Compounded	65	\$4,000	\$321,000	\$3,000	\$241,000
	85	\$10,400	\$852,000	\$8,000	\$639,000
None	70	\$4,700	\$339,000	\$4,800	\$323,000
	85				
5% Compounded	70	\$3,900	\$317,000	\$2,900	\$230,000
	85	\$8,000	\$658,000	\$5,900	\$479,000
None	75	\$4,000	\$288,000	\$3,900	\$275,000
	85				
5% Compounded	75	\$3,400	\$277,000	\$2,500	\$201,000
	85	\$5,500	\$450,000	\$4,000	\$327,000

# Frequent Asked Questions (FAQs)

## Question #1: Do I need to take a medical exam to qualify for The ROP LTC Plan?

**ANSWER:** Nope! A medical exam is not required! Instead you just answer a few medical questions and take a cognitive impairment test over the phone. For the most part, if you aren't being treated for a major illness or don't have dementia or Alzheimer's...you can secure the The ROP LTC Plan.

## Question #2: Do I have to enter a nursing home to collect benefits? Can I access my multiplied benefit to pay for in-home care?

**ANSWER:** Hey, these are your dollars after all, you can use them however you see fit. Whether that be in a traditional nursing home, an assisted living facility, or even for in-home care.

## Question #3: How hard is it to trigger the tax free long term care benefits?

**ANSWER:** All you need is a note from your doctor that states you cannot perform 2 out of the 6 Activities of Daily Living without assistance or that you have cognitive impairment.

The 6 ADL's are:

- Bathing
- Continence
- Dressing
- Eating
- Transferring
- Toileting



## **Question #4: For how many months will I receive a payment from my ROP LTC Plan?**

**ANSWER:** After a 90 day waiting period, you will receive a monthly payment for up to the term of your selected benefit period, which can be as long as 84 months. [Most clients select the 72 month benefit payment plan.](#)

## **Question #5: What about inflation? Can I pick my inflation factor?**

**ANSWER:** Yes. We will help you find the sweet spot specific to your goals and objectives. You can choose a fixed, pre-determined monthly benefit, or an inflation-adjusted payment to make sure that inflation doesn't erode your purchasing power. The inflation options are 3% simple or compound and 5% simple or compound.

## **Question #6: Are you 100% sure I can use this for in-home care, and can my family or friends be counted as my caregivers?**

**ANSWER:** Yes! Your ROP LTC Plan can be used for a wide variety of care, including informal care from family and/or friends. Here's a list of just some of the uses of care:

- Home Health Care Household Services
- Caregiver Training
- Adult day care
- Home modifications
- Assisted Living
- Nursing Home Care
- Respite Care
- Hospice
- Benefits outside the U.S.

In short, you can access the dollars from your ROP LTC Plan to pay for anything. After a 90 calendar day elimination period, your full monthly LTC benefits will be sent to you.



## **Question #7: Is there a minimum and maximum issue age?**

**ANSWER:** Anybody over the age of 40 should consider the The ROP LTC Plan, but the maximum issue age is 75. We do have alternative plans if you are older than 75, so please call for details, 1-888-892-1102.

## **Question #8: What is the minimum and maximum dollar amount I can transfer into The ROP LTC Plan?**

**ANSWER:** The minimum deposit is an amount that produces a \$50,000 life insurance death benefit. Depending on your age, deposit option selected, the duration of care and the inflation option you select, your premium deposit could be as low as \$3,000. The maximum single deposit amount is \$500,000. Most people reposition between \$75,000 to \$300,000, as a single sum, while others choose the multi-deposit option to leverage their dollar even more.

## **Question #9: Can I choose to spread my premium deposits over the years or do I have to make a single sum premium deposit transfer?**

**ANSWER:** While you receive a substantial discount for making a single sum premium deposit, for those that have illiquid or qualified assets such as an IRA, or for those that want their assets in the market, the multi-deposit options are viable alternatives. You can choose between 1, 5, 7, 10 and 15 annual premium deposit options. The key is that you take advantage of the overall leverage that The ROP LTC Plan generates, so you don't have to spend your hard earned assets to pay for the exorbitant costs of long term care.



Leaving more for your family to inherit.

## Question #10: Who should NOT consider The ROP LTC Plan?

**ANSWER:** The plan is not suitable for:

- Those under 40 or over the age of 75
- Anyone with serious health issues, such as cancer, COPD, or Alzheimer's
- Anyone with a net worth of less than \$250,000

## Question #11: How do I know my money will be there when I need it?

**ANSWER:** Financial strength was our #1 requirement when choosing a carrier. The ROP LTC Plan is issued by one of the oldest and strongest insurance companies in the world (A+ rated, 95 COMDEX).



# What to Do Next...



At the beginning of this report I explained how traditional old style LTC policies were, use it or lose it propositions with no return of premium unless you incur a claim. With the ROP LTC, that is not the case. All of your premium is returned to you or your heirs either way. The only cost to you is the use of your money through the years.

We've done all the homework. We know who offers the best ROP LTC Plan in the country. The reason why we have continuously been recommended by financial gurus like Mark Skousen, Bob Carlson, Tony Sagami, Dr. David Eifrig, etc, some for as long as 30 years, is because we are cutting edge. We continuously monitor the long term care market to be certain we have found the absolute best plans in America.

There are several ROP LTC Plans, but the features and benefits vary widely from company to company, so don't make a move without talking to me, my son, Todd, or someone from our staff first.



Look, if you're old enough to qualify for AARP, you most likely have some low-yielding savings set aside. And if the high cost of long term care worries you... I urge you to transfer a portion of your assets into the ROP LTC Plan. You've used other people's money to buy your house, your car and maybe even start a business. Why not reposition a few dimes today from your portfolio to create guaranteed dollars for your care tomorrow?

Qualifying is easy — really easy — if you're relatively healthy. The application can be done by traditional mail or completed online. And unlike the traditional long term care insurance policies that require a full underwriting process, approval is usually within 4 days, after a phone interview.

**Give me just 5 minutes of your time and  
I'll show you how you can save up to 90% on  
your long term care expenses. Call Us Today!  
1-888-892-1102 or...**

Complete the Analysis Request form below and we will send you a detailed outline of the best ROP LTC Plan based on your personal goals. No hassles, no obligation, no pressure... We promise! As always, feel free to call Todd or someone from our staff or myself at 1-888-892-1102 or e-mail us at [david@epmez.com](mailto:david@epmez.com) or [todd@epmez.com](mailto:todd@epmez.com). Be sure to mention promo code: **ROPLTC**.

*David T. Phillips*  
CEO, Estate Planning Specialists

*D Todd Phillips*  
President, Estate Planning Specialists



# THE RETURN OF PREMIUM LTC PLAN

## *Analysis Request Form*

FIRST NAME	LAST NAME	DATE OF BIRTH
SMOKER Yes <input type="checkbox"/> No <input type="checkbox"/>	HEIGHT / WEIGHT	MARRIED Yes <input type="checkbox"/> No <input type="checkbox"/>
SPOUSE FIRST NAME	LAST NAME	DATE OF BIRTH
SMOKER Yes <input type="checkbox"/> No <input type="checkbox"/>	HEIGHT / WEIGHT	
EMAIL	PHONE	BEST TIME TO CALL
ADDRESS		
CITY	STATE	ZIP CODE

### Medical:

1. **Within the past five years, have either of you been confined to a hospital, clinic, or medical facility?** Yes  No  Details of confinement: \_\_\_\_\_
- 
2. **Have either of you been advised by a physician that you have: (Check all that apply)**

<input type="checkbox"/>	Hypertension	<input type="checkbox"/>	Cancer	<input type="checkbox"/>	Heart Disease
<input type="checkbox"/>	Respiratory Disease	<input type="checkbox"/>	Sleep Apnea	<input type="checkbox"/>	Kidney Disorder
<input type="checkbox"/>	Diabetes	<input type="checkbox"/>	Stroke		

3. **Details for questions 1 & 2?** \_\_\_\_\_

### Illustration Data:

1. **What premium deposit option do you want us to illustrate?**

<input type="checkbox"/>	Single (Age 40 – 75)	<input type="checkbox"/>	5 Deposits (Age 40 – 70)	<input type="checkbox"/>	7 Deposits (Age 40 – 68)
<input type="checkbox"/>	10 Deposits (Age 40 – 65)	<input type="checkbox"/>	15 Deposits (Age 40 – 60)		

2. **What deposit amount would you like us to use for your proposal?** \_\_\_\_\_

3. **Source of funds i.e. IRAs, Cash, CDs, Annuities?** \_\_\_\_\_

**CONFIDENTIAL**

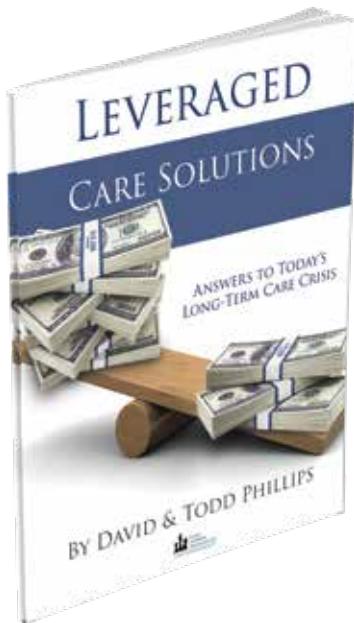
For Assistance Call  
1-888-892-1102



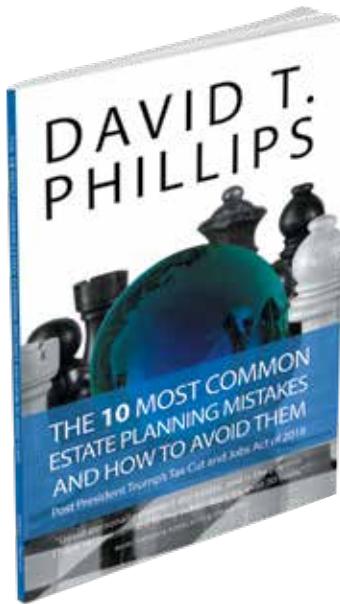
ESTATE  
PLANNING  
SPECIALISTS, LLC

Fax  
1-480-899-6723

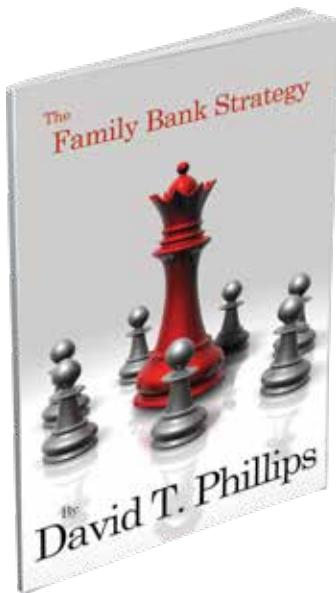
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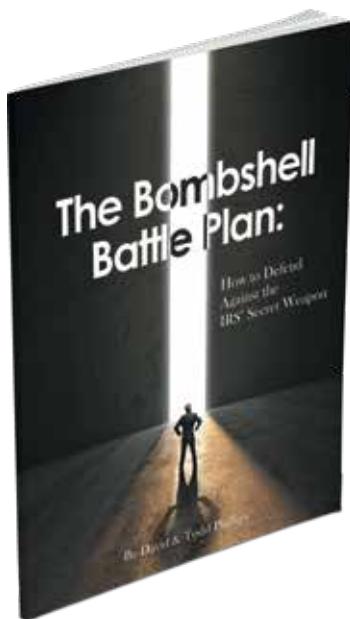
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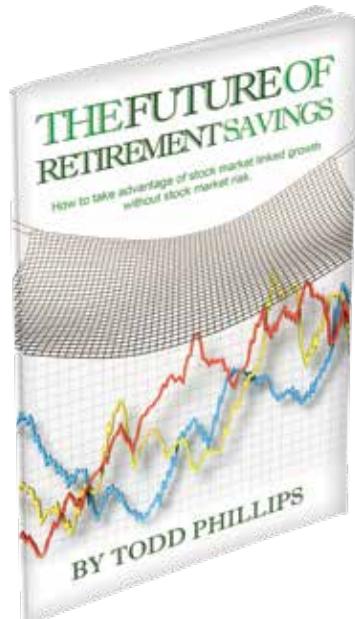
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GROWTH WITHOUT STOCK MARKET RISK

# MEET THE AUTHORS



**David T. Phillips** is a nationally recognized consumer advocate for insurance, annuities and estate planning with 46 years of experience. He is the author of bestselling books – Estate Planning Made Easy, The 10 Most Common Estate Planning Mistakes and How to Avoid Them, The Family Bank Strategy and The Bombshell Battle Plan, How to Defend Against the IRS' Secret Weapon.

Mr. Phillips has been a featured speaker at a multitude of investment conferences around the globe and a guest on national television including: CNN, Fox News, CNBC, Money Talks, and Bloomberg.

Mr. Phillips is the CEO and founder of Estate Planning Specialists. With clients in every state, his companies have assisted thousands of Americans to properly plan their estates.

Mr. Phillips graduated from Brigham Young University. He is an active member of his church and coached the Arizona State University Water Ski Team from 1994-2006, winning the National Championships in 2001. David and his wife, Jane, have four children and ten grandchildren.

**Todd Phillips** is the President of Estate Planning Specialists and Phillips Financial Services. Todd has been helping people across the country with their insurance and investments since 1995. His talent is in assimilating the intricacies of the various investments and breaking them down for the firm's nationwide clientele.

In addition to his duties as President of Estate Planning Specialists, Todd holds the Series 7, 63 and 66 licenses. He has authored The Future of Retirement Savings, IRA Leverage Strategy, How to Hedge Against the Coming LTC Crisis, and The Optimum Wealth Protector.

In 1998, Todd graduated from Arizona State University with Honors and was a Four-Time All-American water skier. He enjoys playing and coaching soccer with his wife, Camille, but his greatest passion is being daddy to six of the cutest little girls in the world: Jocelyn, Brinly, Amelia, Juliette, Annalise, and Brielle.

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