

Myths—and facts—about long-term care insurance.

Myth: *My business can't afford long-term care insurance premiums.*

Fact: If the alternative is losing employees you can't do without, it may be a lack of long-term care insurance that you can't afford. Depending on your business structure, the cost of long-term care insurance premiums may even be a tax-deductible expense—just like health insurance costs. Remember too that you can simply offer the benefit and have your employees pay the premiums—perhaps even at a 10% discount, based on the size of your business.

Myth: *If I provide long-term care coverage for one employee, I'll have to do it for everyone.*

Fact: Not true. You can create a class of select employees to receive long-term care benefits, even if you don't offer the same benefit to your entire workforce.

Myth: *Long-term care insurance is too expensive.*

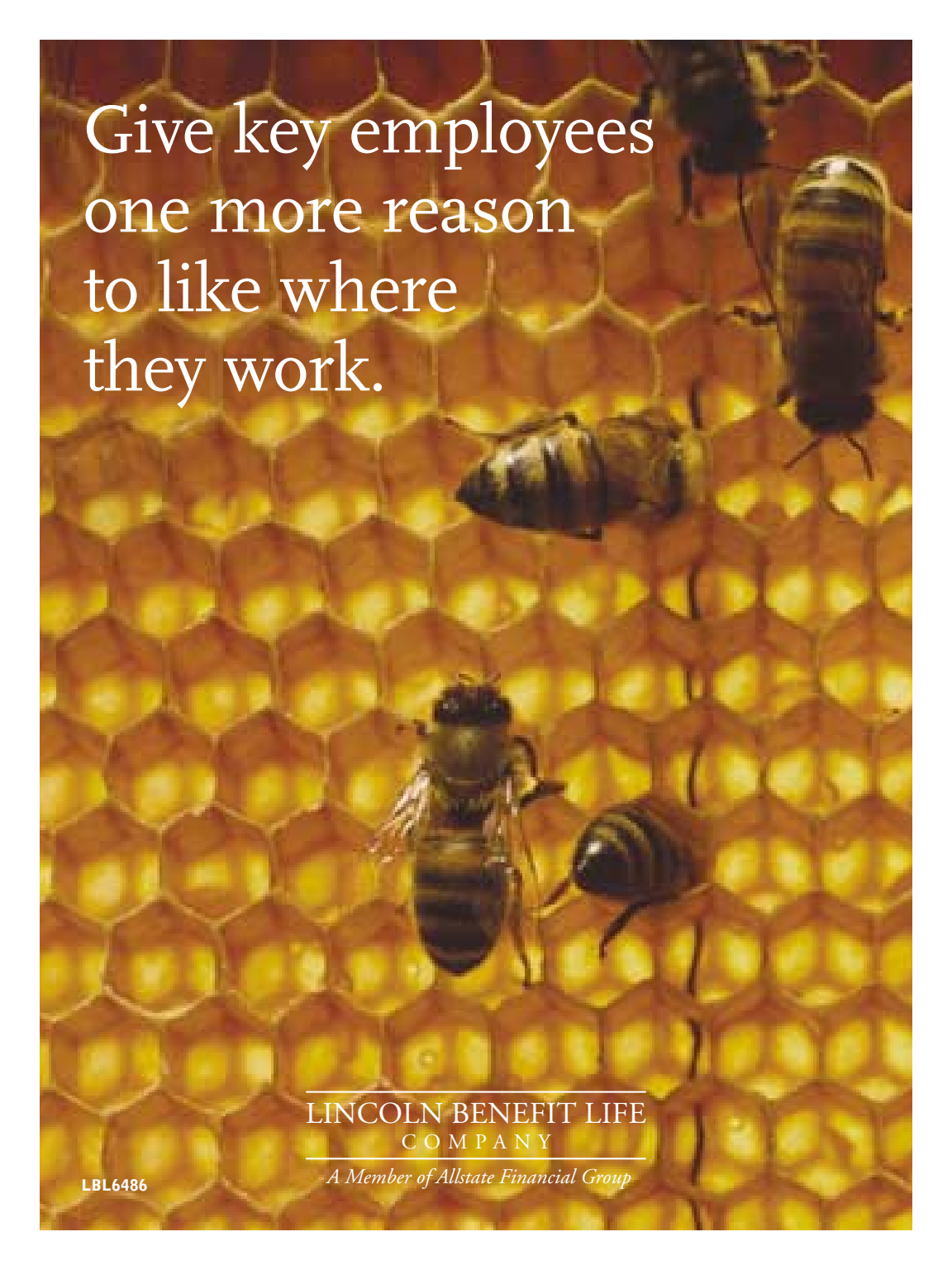
Fact: It's never going to be any cheaper. The younger your employees are when they start a policy, the less they'll owe in premiums, and the less likely they'll be refused coverage. Depending on your company's situation, you may even qualify for a 10% discount with Lincoln Benefit Life. Talk to your agent today.

Coverage provided by Policy Series LB-7000-P (Q) and (NQ) [in ID, LB-7000-ID (Q) and (NQ), in NC, LB-7000-NC (Q) and (NQ), in PA, LB-7000-PA (Q) and (NQ) through LB-7003-P (Q) and (NQ), & in TX, LB-7000-P-TX (Q) and (NQ), LB -7001-P-TX (Q) and (NQ), LB -7002-P-TX (Q) and (NQ), LB-7003-P-TX (Q) and (NQ), LB-7004-P-TX (Q) and (NQ), LB -7005-P-TX (Q) and (NQ)]. Underwritten by Lincoln Benefit Life Company, Lincoln, Nebraska. Benefits vary by state. For costs and further details, including exclusions, reductions or limitations and the terms under which the policy may be continued in force, contact your agent or the Company. The information provided here is not intended as legal or tax advice. We recommend that you consult with an attorney or tax advisor regarding the tax implications of purchasing long-term care insurance.

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C O M P A N Y

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2940 South 84th Street, Lincoln, NE 68506-4142



Give key employees
one more reason
to like where
they work.

LINCOLN BENEFIT LIFE
COMPANY

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LBL6486

Help them feel secure about their future.

Every company has employees it can't afford to lose. What would happen to your business if you lost yours? Not a pretty thought, is it?

Offering a generous benefits package is one way to keep them content. Of course, you already provide health insurance, a retirement plan, and other perks.

But do you offer the newest must-have benefit—long-term care insurance?

As workers age and long-term care becomes ever more expensive, your employees may be wondering how they'll afford nursing home costs if the unthinkable happens. Long-term care insurance will help them manage that expense.

Whether you pay the premiums or your employees do, providing long-term care insurance makes your business a more desirable place to work. So you can keep—and attract—top talent.

■ Not FDIC, NCUA/NCUSIF insured ■ Not a deposit ■ No bank or credit union guarantee ■ Not insured by any federal government agency

Long-term care expenses can cause financial hardship for your employees.

Why is long-term care
insurance so important?

Consider this:

1 of every 5 Americans
65 and older needs help
with everyday activities.
Nearly half of those 85
and older need help.¹





Unfortunately, that help costs a bundle...and isn't getting any cheaper:

- *The average cost of nursing home care is more than \$50,000 per year.²*
- *By 2030, a one-year nursing home stay will average \$190,000.¹*
- *The average monthly cost of an assisted living facility is almost \$1,873.³*

Just three visits a week from a home health care aide can cost more than \$1,000 per month.³

Bottom line: Affording long-term care is—and will continue to be—a serious financial problem for many Americans. By providing a way for your key employees to manage these costs, you'll give them one more reason to continue working for you.

1 Source: American Council of Life Insurers. "Long-Term Care Insurance, Protection for Your Future." 2002. <http://www.acli.com/ACLI/Consumer/Long-Term+Care/Default.htm> (Jan. 24, 2003).

2 Source: American Association of Retired Persons. "Medicaid: Paying for Nursing Home Care." 2003. <http://www.aarp.org/contacts/health/medicaidnurse.html> (Jan. 24, 2003).

3 Source: Health Insurance Association of America. "An Employers Guide to Long-Term Care Insurance." Jan. 15, 2003. <http://www.hiaa.org/news/newsitem.cfm?ContentID=21788> (Jan. 24, 2003).

We can help you.

At Lincoln Benefit Life, we offer tax-qualified long-term care insurance options to fit your company's unique needs.

☐ Yes! I'd like to learn more about how long-term care insurance can help me retain my most important employees.

Name

Address

City

State

Zip

Day time phone

Evening phone

Email

A licensed agent will contact you.