

# Lazy Money

Why is it for me?



The Solutions to Lazy money provide you with additional benefits that your CD and Money Market account cannot. They provide an opportunity to leave a legacy, protect against the financial impact of a Long-Term Care event, better interest growth potential, and access to your premium anytime. That's right, a Return of Premium, no questions asked, whenever you want it— guaranteed.

## WHY IT MAKES SENSE TO YOU

What if your Bank said:

- Free up earmarked money to spend during your Go -Go years while still accomplishing your Estate Transfer Goals.
- You can receive your entire premium back anytime you like, no questions asked.
- We'll pay you interest greater than your current CD or Money Market.
- You will have a tax-free benefit to: cover LTC expenses; or pass a legacy to your beneficiaries.
- We'll also pay additional interest if the market indices are positive (no loss if they're not)

Would you want to learn more? If so, you need to understand all the benefits that Lazy Money provides.

## LAZY MONEY BENEFITS

Products used to fulfill the promises of the Lazy Money offer:

- A complete Return of Premium at any time, no questions asked.
- A minimum rate comparable to, or exceeding a Money Market or CD.
- A tax-free enhanced benefit to pass beneficiaries..
- Payments to cover LTC expenses.
- Non-Medical underwriting — no blood or urine required.
- Indexed Linked Growth of the:
  - Account value

**SPEAK TO YOUR QUALIFIED FINANCIAL PROFESSIONAL FOR MORE INFORMATION:**

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