

Along with life's everyday joys is the possibility that life can change on a dime—whether due to the sudden onset of a disability from an accident or illness, or just due to the natural result of aging.

Of course, if you needed long term care you would want to be cared for in a setting that promotes your independence, such as your home. Yet the high cost of care could make it harder to preserve the life you've built and connections you cherish.

If you intend to rely on your retirement assets or health insurance, you should be aware that most are not adequate to fund long term care. How will you be able to pay for your care and your retirement lifestyle needs?

Now there's a simple solution to enable you to preserve the simple joys of everyday living when long term care services are needed—a Simplicityⁱⁱ Cash Benefit Account.

Ever wonder how much money you would need to maintain your lifestyle when you need help caring for yourself?

\$100,000?

\$500,000?

\$1 million?

Simplicityⁱⁱ_{SM}

For less than a monthly cable bill, you can have the security of a Cash Benefit Account for your long term care needs.*

If you've always wondered about the affordability of long term care insurance, Simplicity is an innovative product that is an affordable alternative to traditional long term care insurance.

\$100,000 Cash Benefit Account Sample Rates	
Age	Monthly Premiums
50	\$44
55	\$62
60	\$88
65	\$129
\$200,000 Cash Benefit Account Sample Rates	
Age	Monthly Premiums
50	\$65
55	\$90
60	\$127
65	\$188

Rates based on insurance policy including \$3,000 monthly cash benefit, preferred rates, Care Partner 2 rates (40% discount) and 5% Compound Inflation 2X Maximum.

MedAmerica's Simplicityⁱⁱ long term care insurance is unlike traditional insurance that only covers specific services. Your Cash Benefit Account or "pool of money" is paid out in cash based on the monthly amount you choose to cover care in your home or in a facility. Receive care from a nurse or from your niece! With the resources from your Cash Benefit Account, you will be able to maintain your lifestyle—your way. You decide how, what, and from whom your care will be delivered when you need it.

Simplicity Cash Benefit Accounts are available in amounts of:

- \$100,000**
- \$200,000**
- \$300,000**
- \$500,000**
- \$1 million**

Don't neglect to secure tomorrow's lifestyle. It's simple and affordable—Simplicityⁱⁱ premiums are based on your age and acceptance is based on your health, so don't delay your decision to apply for coverage. Contact your MedAmerica insurance representative and ask if you qualify for other discounts today!

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* Average monthly revenue per residential subscriber is \$79.65, Cable Futurecast, Kagan Research LLC, 2006.