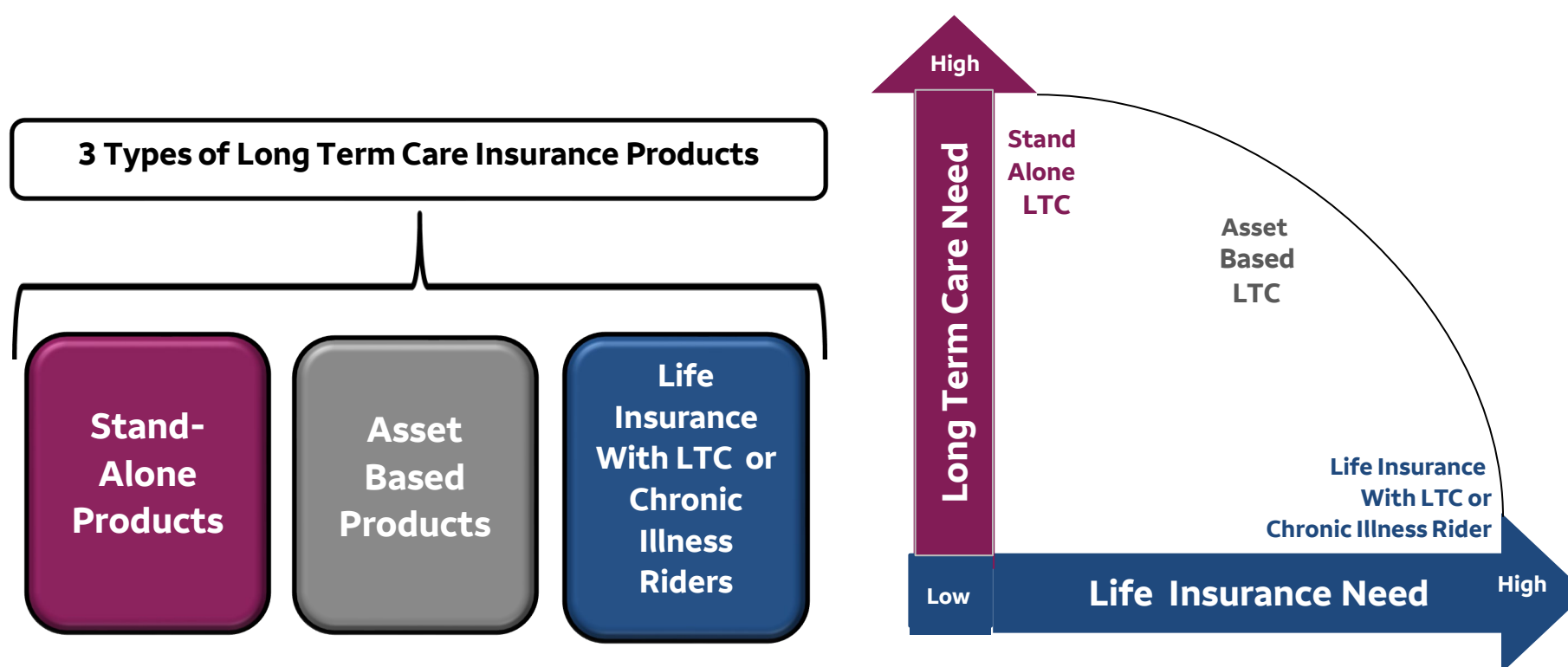


Strategy: Repositioning existing assets to provide a larger income tax free insurance proceeds payable at death and/or long term care benefits (if needed).



- Each product type has unique characteristics
- The selection process should focus on the importance between providing:
 - Pure LTC Benefits
 - The inclusion of life insurance proceeds payable at death
 - A Return of premium feature

Reimbursement Vs. Indemnity
Reimbursement : Only actual LTC costs are reimbursed. Bills and receipts must be submitted
Indemnity : Full monthly LTC benefit paid to policy owner. Excess benefits not needed for care can be used for any purpose.

Stand-alone LTC	Asset Based LTC	LTC or Chronic Illness Rider
<ul style="list-style-type: none"> • May cover home and community care, home modifications, assisted living and nursing facilities • Most LTC benefit for premiums paid • May have an inflation rider • Shared care is available for couples • May not have value at end of policy • Premiums are not guaranteed 	<ul style="list-style-type: none"> • May cover home and community care, home modifications, assisted living and nursing facilities • May have an inflation rider • Can be paid in a single lump sum, or multiple payments • Each spouse may need their own policy • Coverage amount reduced as LTC benefits are received • May have a return of premium feature 	<ul style="list-style-type: none"> • For individuals more interested in leaving a legacy • Wants a tax-free way to cover LTC costs if needed • Monthly benefit is typically 2% or 4% of the coverage amount with no inflation • Benefit period varies with percentage chosen (example:2% = 50 Months) • Coverage amount is reduced as LTC or chronic care benefits are received

Typical stand-alone LTC or Asset Based LTC
Benefits reimburse qualified expenses or may be billed to the insurance company

Typical LTC or Chronic Illness Riders
Benefits are paid regardless actual expenses incurred

Guarantees are based on the claims paying ability of the issuing insurance company.

Please note that the values shown are hypothetical and may include guaranteed and non-guaranteed elements. This document may not be used to project or predict investment results and is not complete without a full basic illustration from the insurance company

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