

Pass It On, Inc.

Planning to Keep Families in Business, Since 1947

WHY OFFER MULTI-LIFE LONG-TERM CARE INSURANCE?

EMLOYERS AND EMPLOYEES ARE BEGINNING TO report the effects of productivity loss in companies with employees taking time off to care for a family member with long-term care needs. In these days of significant health insurance expenses, employers are looking for creative ways to provide greater benefits to their employees in general, and, key employees in particular without the accompanying outlay of additional benefit dollars.

Multi-Life Long-Term Care Insurance is one such benefit that meets those needs and many others. It is unlike any other benefit you can provide your employees.

- **Discounted premiums** and streamlined underwriting
- **Uninsurable individuals** can often get LTCI multi-life coverage
- **Portability**—the policy belongs to the employee and goes with them even if they leave the company or retire
- Employees, spouses and, often, **extended family members** are eligible
- **Carve-outs** for key executives or managers only, if desired
- Can be used as a **Golden Handcuffs Benefit**
- Company-paid plans can **deduct the premiums** up front
- **Benefits are non-taxable** to employee when received
- Provides extra benefits to certain employee classes **without ERISA discrimination rules and testing**
- Premiums can be **employer and/or employee paid**

TESTIMONIAL

It was a pleasure working with Marcia Williams and Dianne Crimble as they designed HVAC's Multi-Life Long-Term Care benefit plan.

Because of their expertise and the fact they are brokers representing multiple Long-Term Care Insurance companies, they were able to custom design a plan that met the needs of the owners and their spouses as well as some of the key employees.

We would recommend *Pass It On, Inc.* if you are looking for a cutting-edge benefit for you and extended family members, and employees.

—Maureen Moran, CFO, COO

HVAC Solutions has been satisfying Colorado Springs customers since 1970. As a Lennox Premier Dealer and authorized Trane Dealer, HVAC installs and services all makes and models of HVAC equipment.

Each member of HVAC's dependable and professional staff of technicians is North American Technician Excellence (NATE) certified. Whether they are installing a complete Commercial System or a Residential System, you will find them up-to-date on the latest HVAC technologies in the industry.

Maintaining a well-stocked inventory and replacement parts, no HVAC job is too big or too small for HVAC Solutions. Visit www.hvacsol.com

Marcia Williams and Dianne Crimble would be delighted to meet with you, family members and friends to talk about individual or multi-life long-term care planning. Please give us a call to have your questions answered or to make a no-obligation appointment.

www.passitoninc.com

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