

The potential benefit of having a state-certified Partnership policy could be very significant

Consider this hypothetical example...

Laura (who is a widow) purchases a long-term care insurance policy with an initial Policy Lifetime Maximum of \$400,000 and an inflation protection feature that increases this maximum over time.

Years later when Laura needs long-term care, her Policy Lifetime Maximum has grown to \$600,000.

Laura eventually uses up this maximum, so she applies to Medicaid. At the time, Laura has \$700,000 in assets.

Compare the difference if Laura's policy is...	NOT CERTIFIED as a Partnership policy	CERTIFIED as a Partnership policy
TOTAL ASSETS at the time of Medicaid application	\$700,000	\$700,000
LESS REQUIRED SPEND DOWN to qualify for Medicaid	-\$698,000	-\$98,000
TOTAL ASSETS RETAINED	\$2,000	\$602,000

Laura is able to keep an additional \$600,000 in assets.



The information provided in this brochure is for educational purposes. Coverage and benefits are provided in accordance with the terms and conditions of your long-term care insurance contract, including the definitions and exclusions set forth in the contract. If you have any questions about your coverage, please consult your actual insurance policy.

Long-term care insurance policies are issued by **The Prudential Insurance Company of America**, 751 Broad Street, Newark, NJ 07102 (800 732-0416). This coverage contains benefits, exclusions, limitations, eligibility requirements and specific terms and provisions under which the insurance coverage may be continued in force or discontinued. Prudential is authorized to conduct business in all U.S. states and the District of Columbia. Product availability varies by state. Coverage is issued under policy number GRP 113096 and 114018 (In North Carolina coverage is issued under GRP 113598, 114216; NC Franchise 113640 and 114217. In Virginia coverage is issued under GRP 113327 and 114198. In Idaho coverage is issued under GRP 113096 and 114198. In Oklahoma coverage is issued under GRP113325 and 114178); however, policy numbers may vary by state.

All insurance policies/options may not be available in all states.

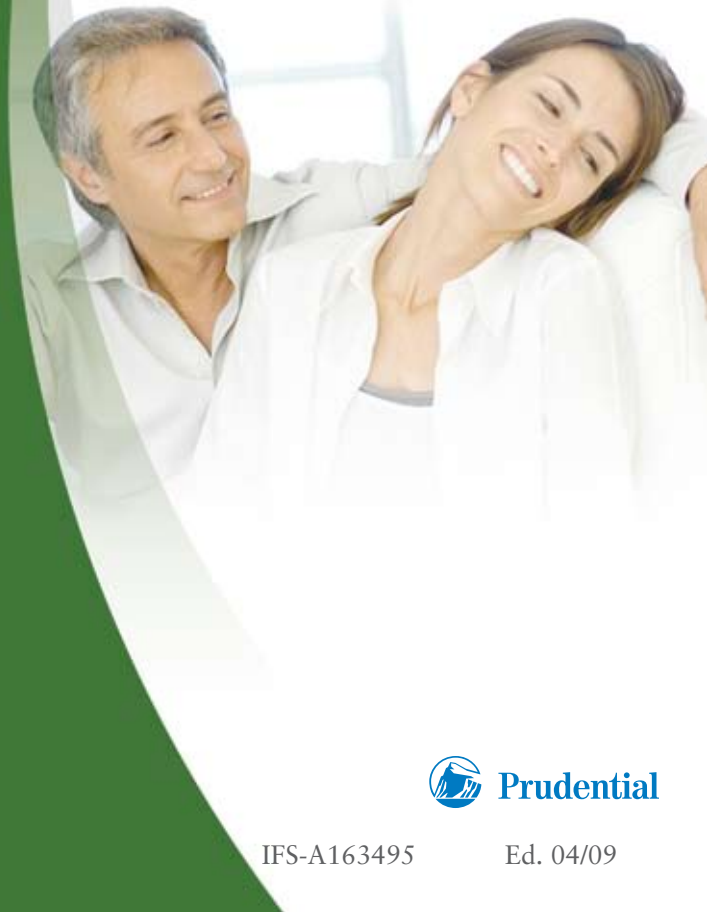
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This is a solicitation for long-term care insurance. An insurance agent may contact you.

The Prudential
Insurance
Company
of America

Long-Term Care
Insurance

Enjoy even
greater asset
protection with a
**State-Certified
Partnership
Policy**



Special Benefit: You could enjoy added protection at no additional cost thanks to your state's Long-Term Care Insurance Partnership Program

Your Prudential representative can offer you a choice of long-term care insurance policies that meet State and Federal requirements for Partnership policies.¹ Here's what this added benefit could mean to you:

Increased asset protection at no additional cost

State-certified Partnership policies include a feature known as **Medicaid Asset Protection** (also referred to as "*Asset Disregard*" in some states). If you ever need to rely on Medicaid for continued payment for long-term care services, this feature could help protect a portion of your assets that you might otherwise need to utilize, or "spend down," to qualify for Medicaid benefits.

With a Partnership policy from Prudential, you can protect one dollar of personal assets for each dollar the policy pays out in benefits prior to qualifying for Medicaid.² The additional assets you can keep are over and above the standard resource allowances for Medicaid applicants (including any assets your spouse may be allowed to keep).

A choice of policies and coverage options to help meet your needs

Your policy may be considered a state-certified Partnership policy if it falls within these guidelines:³

Age at time of purchase	Minimum required level of inflation protection
60 or younger	Any type of automatic inflation protection with annual compounding
61–75	Any type of automatic inflation protection with either annual compounding or simple
76 or older	No requirement

Additional benefits to help you pursue important goals

All Prudential long-term care insurance policies include features that could help you:

- **Protect Income** by reducing the chance you might deplete assets that are needed for retirement income.
- **Protect Choices** with benefits to help you retain control of care decisions.
- **Stay at Home** by offering home support benefits that could eliminate the need to move to a care facility.⁴

Prudential makes it easy

To learn more about the steps your state has taken to help make long-term care insurance more accessible—and the reasons to consider a state-certified Partnership policy issued by The Prudential Insurance Company of America—contact your licensed representative today.

1. Subject to applicant approval based on Prudential's underwriting criteria. To be considered a Partnership Policy, your policy must be issued on or after a state's Partnership Program effective date and conform to state-specified parameters.
2. Medicaid asset protection rules may vary by state. You will still be required to apply your income toward the cost of long-term care in accordance with state Medicaid requirements. Please check with your state Partnership Program for more information.
3. If your state's Partnership laws change in the future, you move out of state, and/or you change your policy benefits, the Medicaid Asset Protection provided by your state may no longer apply.
4. Coverage varies by policy. Read your policy carefully to determine what services are covered.

