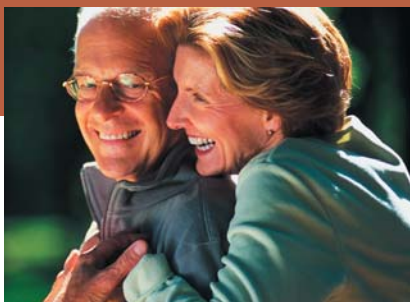


# A Convenient way to help pay your long term care insurance policy premium



There is a growing realization among Americans about the need for long term care insurance. According to a recent survey<sup>1</sup>, about 40% of Americans reaching age 70 are expected to need some type of long term care during the rest of their lives, but only 7% have planned for potential long term care needs.

Nobody wants to think about needing long term care, but, unfortunately, it's a fact of life for a significant number of seniors. The cost of long term care may be the biggest threat to your financial security. The national annual average cost of nursing home care is now \$54,900 per year.<sup>1</sup>

## A convenient way to help pay for long term care insurance

With a single lump sum payment, a GE Capital Assurance immediate annuity can be set up to begin paying long term care insurance premiums right now.

<sup>1</sup> GE Long Term Care Insurance Nursing Home Survey, 3/4/02



## GE Financial

General Electric Capital Assurance Company is a GE Financial company.

GE Capital Assurance is committed to providing high-quality, competitive life insurance and annuities designed to help you build, protect and transfer wealth.

Immediate annuities are issued by General Electric Capital Assurance Company, Lynchburg, VA, and are subject to Policy Form Nos. 19556 et al. or GE-535-12 et al. and GE-8010 et al. Not available in all states and markets. Features and benefits may vary by state.

	Rating	Rank	Scope of Rating
A.M. Best Company	A+ (Superior)	2nd highest of 16 ratings	Relative financial strength and operating performance in comparison with others in the industry
Standard & Poor's	AA (Very Strong)	3rd highest of 21 ratings	Financial strength
Moody's Rating	Aa2 (Excellent)	3rd highest of 21 ratings	Financial strength

The ratings shown reflect the opinions of the rating agencies and are not implied warranties of the company's ability to meet its contractual obligations. Ratings are current as of 2/03.



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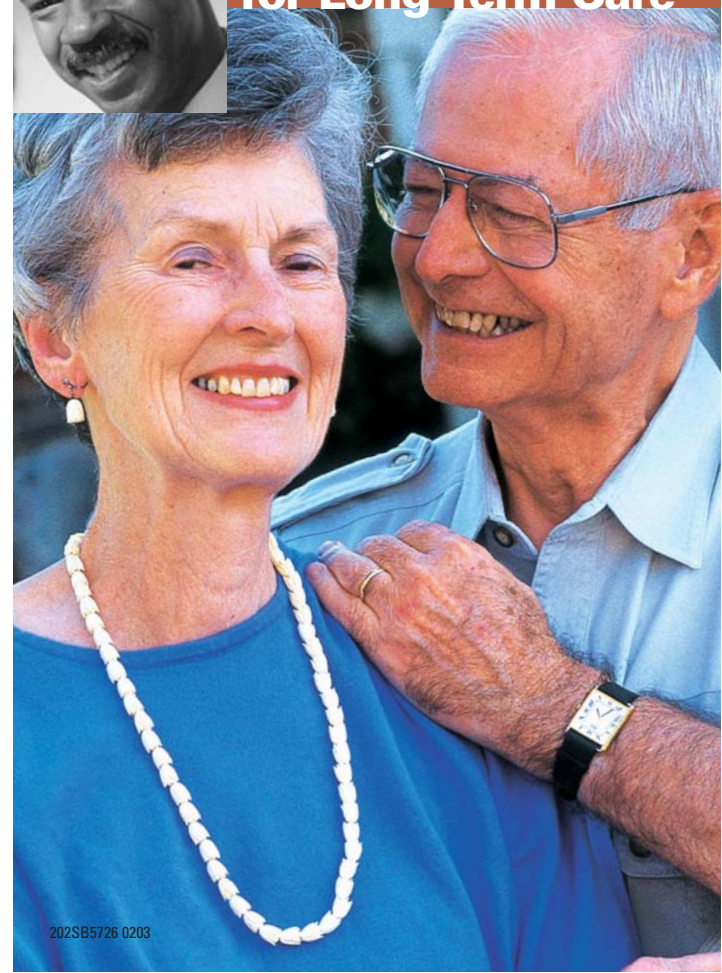
## GE Financial

# Single Premium Immediate Annuity

General Electric Capital Assurance Company

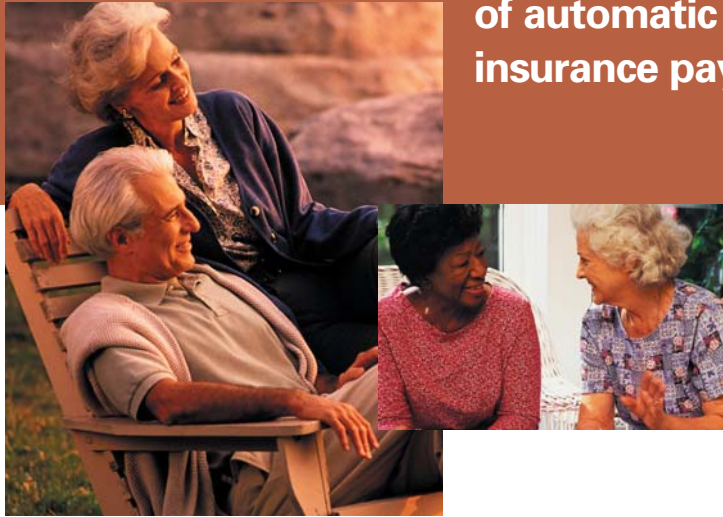


# Help pay for Long Term Care



# Enjoy the convenience

## of automatic long term care insurance payments



### Here's how:

1. Purchase a long term care insurance policy.
2. Purchase an immediate annuity with benefit payments that are equal to the long term care insurance premium plus projected income taxes on the annuity benefit payment.
3. A portion of the benefit payments received from your immediate annuity can be set up to directly pay for the long term care insurance policy premiums. The remaining portion of the benefit payment can be used to pay taxes on the interest income portion.

The immediate annuity generates periodic benefit payments automatically on the date specified in the contract. The purchase of an immediate annuity won't guarantee continuing long term care insurance (long term care insurance premiums may increase). However, it can help avoid lapses in coverage due to missed premium payments.



### Funding sources

Funding for a GE Capital Assurance immediate annuity can come from a variety of sources:

- **Savings accounts or CDs**
- **401(k) plans**
- **IRAs**
- **Proceeds from sale of a home**
- **Inheritances**

Before making a decision, please consult your tax advisor or financial professional regarding tax treatment of funding choice.

### Payout options to meet your needs

There are several different types of payout options available with a GE Capital Assurance immediate annuity. The type of payout option you choose determines the annuity's payout amount. Payout options available include:

- **Lifetime Income** - Benefit payments continue for life, and end upon the death of the annuitant. This option allows for the highest lifetime benefit payments or lowest premium for a specific lifetime payments, since there is no guaranteed number of payments.
- **Lifetime Income with Certain Period** - Benefits will continue for a certain period or a lifetime, whichever is greater. If the annuitant dies before the certain period has ended, the remainder of the payments for the certain period will be made to a beneficiary.
- **Joint and Survivor** - Provides a series of payments based on the lives of the two individuals. Various payout options are available.
- **Annual Increase** - Provides for payments on non-qualified funds to increase each year by up to 6% to help protect against inflation.

### Prepare for your future

It's important to prepare for your financial future and for your future long term care needs. If you would like more information or assistance purchasing an immediate annuity, simply contact your licensed agent or financial professional.