

Asset Care®

Sales Idea – Annuity Funding Whole Life

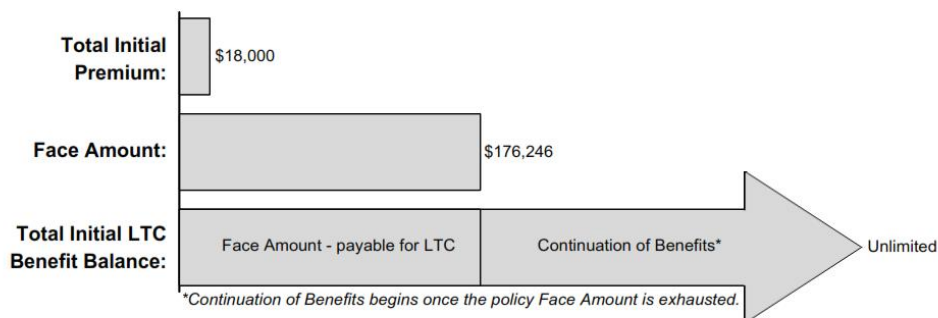
Hypothetical Example - Bob and Alma

Bob and Alma have been married for over 25 years and are living a comfortable lifestyle. They are now interested in Long Term Care Planning due to family and friends' experiences. Up to this point they have not acted on it because most of their money is qualified and they didn't realize they could use qualified money to fund a policy. Alma has an old IRA that they do not need for living expenses. Bob and Alma like the idea of a benefit passing to their grandchildren tax free if not used.

\$150,000 of Alma's IRA will allow BOTH of them to access over \$60,000 a year tax free for as long as their care lasts.

Highlights

- Available from 59.5 to 80 years old
- 20% bonus on the money being transferred
- Single Qualified Asset can be used to fund a single or joint policy
- Distribution from annuity counts towards RMD's
- LTC benefits are tax free from day one
- Lifetime benefits for care.



Initial LTC Benefit Limit, For One or Both Individuals:** \$10,575 Monthly (\$5,287 Monthly, per person)

End of Year 10 LTC Benefit Limit, For One or Both Individuals:** \$10,574 Monthly (\$5,287 Monthly, per person)

**If both insured receive long-term care benefits at the same time, the long-term care benefit will last for a shorter period of time than if only one insured receives long-term care benefits.

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