

Helping you succeed: Top sales idea talking points

Sales idea: Turn \$100k into \$1 million tax free for long-term care expenses.
Guaranteed for clients that may not be in great health!

Prospect: Client that desires long-term care (LTC) protection but may have health history that would limit their LTC options.

Sales idea: We learned that “adverse selection” is the idea that those who need insurance most are the first in line to buy it (think house on fire, calling around for quotes!). This phenomenon is present in LTC planning as well.

Many of our clients may think that LTC coverage is out of reach but there is a strategy that can stretch a \$100,000 premium into greater than \$1,000,000 in LTC coverage – even for a client that has previously been declined for LTC insurance.

Possible Solution: Annuity-based LTC is a great option for clients with questionable health history because they eliminate the mortality exposure (in life-based LTC) and delay the morbidity exposure because the client’s assets are generally used first. Many of these products also qualify under the (PPA) Pension Protection Act, meaning all distributions for qualified LTC expenses are income tax free!

An example: Here’s an example of a 65-year-old male with the initial premium of \$100,000

Contract Year	Total LTC Balance
1	\$468,000
10	\$673,000
20	\$1,037,000
30	\$1,633,000

Simplified Underwriting: No exams or doctors records required – just a 15-20 minute telephone interview.

- Auto-declines include Alzheimers, Parkinsons, Dementia, AIDs, failure of ADL’s, MS, ALS, currently being treated for Cancer, use of: wheelchair, walker, dialysis, oxygen, cane or taking certain medications.

Take action: Do you have a client that fits this example?

Please give our Sales Desk a call at 1-800-275-5101 to request an illustration.

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