

## TURN TAXABLE SAVINGS INTO TAX FREE LONG-TERM CARE

Are you concerned about the rising costs of long-term care? Do you have retirement savings in IRAs or 401(k)s that will eventually be taxed? Our Qualified LTC Funding Program offers a smart, tax-efficient solution to address both challenges, ensuring your financial security and peace of mind.

### The Challenge

Long-term care expenses can quickly deplete even the most carefully planned retirement savings. Traditional long-term care insurance can be complex, and withdrawing funds directly from your retirement accounts for care can trigger significant income taxes, eroding your retirement.

### The Solution: A Strategic Approach

This innovative program allows you to strategically reposition a portion of your qualified retirement assets to create a dedicated, tax free fund for long-term care. Here's how it works:

- 1. Smart Repositioning:** A portion of your qualified retirement funds is used to purchase a Single Premium Immediate Annuity (SPIA).
- 2. Funding Your Future:** The SPIA provides regular, predictable payments. These payments are then used to pay the premiums for a specialized life insurance policy that includes a long-term care (LTC) rider.

### The Indemnity Advantage: Care on Your Terms

Unlike many traditional long-term care policies that require you to submit bills for reimbursement, our program features indemnity style payouts. Once you qualify for benefits, you receive a predetermined monthly cash payment directly. This means:

- **Unmatched Flexibility:** Use the funds for any care related expense, whether it's professional home care, assisted living, or even to compensate family members who provide care. No receipts, no restrictions.
- **Simplicity:** No more collecting bills or waiting for reimbursement. Once approved, your monthly benefit is paid directly to you.

### Powerful Tax Benefits

- **Tax-Free LTC Benefits:** The long-term care benefits you receive are generally tax free, preserving more of your wealth for your **care**.
- **Efficient Asset Conversion:** You effectively convert future taxable distributions from your retirement accounts into tax-free long-term care benefits.
- **Legacy Protection:** If you never need long-term care, the policy leaves a tax free death benefit for your loved ones, ensuring your legacy is protected.

# YOUR RETIREMENT, PROTECTED: THE QUALIFIED LTC FUNDING PROGRAM



## Who Benefits Most?

This program is ideal for individuals who:

- Have qualified retirement assets (IRAs, 401(k)s).
- Are concerned about the financial impact of future long-term care needs.
- Are seeking tax efficient strategies to manage their retirement distributions.
- Want flexibility and control over their long-term care choices.

Secure your future and protect your legacy with a smarter approach to long-term care funding. Let's discuss how the Qualified LTC Funding Program can work for you.

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