



LIVING BENEFITS – LTC PLANNING QUADRANT

INDIVIDUAL PLANNING SOLUTIONS

What you need to know

to customize a plan for your client

WHAT WOULD YOUR CLIENTS DO IF THEIR HEALTH CHANGED SUDDENLY?

CASH-STRONG, AGE 60 PLUS	PRE-RETIREES, AGES 50 TO 65
<ul style="list-style-type: none"> • Can contribute \$50,000 to \$500,000 in premiums • Single – to 3-pay premium <p>SELLING A BUSINESS, HOME, OR HAS CDs ABOUT TO MATURE</p>	<ul style="list-style-type: none"> • Can contribute \$5,000 to \$50,000 in annual premiums • 5- to 15- pay premium <p>RETIREMENT IN SIGHT, CASH FLOW TO FUND LONG-TERM CARE POLICY, NEEDS WEALTH PROTECTION</p>
List prospective client names here: _____ _____ _____	List prospective client names here: _____ _____ _____
RETIREES - REPOSITION ASSETS OR DISPOSABLE INCOME	YOUNG PROFESSIONALS, AGES 40 TO 54
<ul style="list-style-type: none"> • Can contribute \$5,000 to \$50,000 in annual premiums • 3- to 10- pay premium <p>CONCERNED ABOUT RISKS OF LTC, HAVE ASSETS OR INCOME AVAILABLE TO FUND A PLAN AND DEFER RISK</p>	<ul style="list-style-type: none"> • Can contribute \$5,000 to \$50,000 in annual premiums • 5- to 15- pay premium <p>CONCERNED ABOUT PARENT NEEDING LTC AND THE IMPACT IT MAY HAVE ON THEM, or WANT TO PROTECT THEMSELVES.</p>
List prospective client names here: _____ _____ _____	List prospective client names here: _____ _____ _____
What you need to know to customize a plan for your client: 1. How does your client want to fund the plan? 2. Is the client married or single?	

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