

SALES BUILDER

Planning Ideas for Your Clients

HYBRID LTC | NAPKIN SALES IDEA

A BETTER PLACE FOR THAT “EMERGENCY MONEY”

Here’s an easy way to start having this conversation with your clients:

*“I’m doing some emergency planning for you and my other clients and have one simple question to ask you so I know what to do if I ever receive an emergency call from your family, **If you got sick or hurt and needed care, which assets would you want me to liquidate first?**”*

DRAW IT OUT ON A NAPKIN (OR OTHER PIECE OF PAPER)

CD / LTC	Hybrid LTC Product
<p>\$100,000</p> <p>↓</p> <p>\$111,238* LTC benefit</p> <p>\$116,054*</p> <p>- 30% (tax on gain)</p> <p>\$111,238* after-tax benefit</p> <p><small>* Interest on CD account is calculated at 1.5% per year over 10 years.</small></p>	<p>\$100,000</p> <p>↓</p> <p>\$463,008 LTC benefit \$6,431 per/mo for 6yrs</p> <p>\$154,336 tax-free benefit</p>

THE HYBRID LTC PROVIDES

- **\$351,770** MORE IN LONG-TERM CARE BENEFIT, AND IT’S **TAX-FREE**
- **\$43,098** MORE IN **TAX-FREE** DEATH BENEFIT
- YOUR CLIENT STILL MAINTAINS: **CARE, CUSTODY, AND CONTROL** OF THE ASSET

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