# **SALES BUILDER**

Planning Ideas for Your Clients

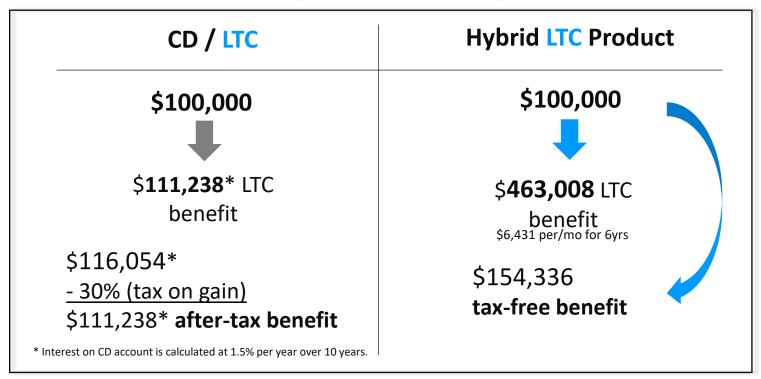
# **HYBRID LTC | NAPKIN SALES IDEA**

### 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)



## 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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