



- 1) LTCI Planning – This is one of the most misunderstood topics in comprehensive planning:**
  - a. Forget everything you’ve ever thought about regarding LTC planning and long-term care insurance.
  - b. Tax-free funding strategy for chronic disability.
  - c. We will expose you to simple, straight forward concepts about the subject that you’ll find both surprising and appealing.
- 2) The Power of the Leverage of LTCi:**
  - a. Creating tax advantaged purchasing power not possible from self-funding traditional investment vehicles
- 3) High level LTCI product overview – know where products fit:**
  - a. Compare and contrast key attributes of Traditional LTCi and Asset Based LTC products
  - b. There’s no one-size-fits-all – each product has their own attributes and fit based on the consumers desires, wealth and planning need.
- 4) Business funded LTCi – By leveraging the tax code, businesses have an opportunity to provide a powerful to their owners and key talent and enjoy some attractive tax treatment along the way.**
  - a. Why pay full price when the business can carry the bulk of or potentially all of the cost of LTCi.
  - b. Key opportunity to accomplish the “3 Rs” – Reward, Retain, and Recruit key talent.
- 5) Put greater meaning behind your gifting strategy:**
  - a. People in the position to fund annual gifts can structure an annual gifting strategy around funding LTCi premiums for their children and or grandchildren. This can go both ways where children in the financial position can also fund LTCi premiums for the parents as well.
  - b. Creates a greater opportunity for the first generation to protect and then extend a greater legacy to the next generation
- 6) Front loaded LTCi funding strategy:**
  - a. Combine a smaller 1035 exchange in year one followed by a series of smaller premiums payments in form of limited pay option (10-pay) to maximize the amount of coverage you can purchase up front.