Care planning compass

Key events that may trigger a care planning discussion

Annual opportunities

- Birthdays
- Promotion or annual bonus
- SECURE Act
- Tax return review
- 1040 dividend strategy
- Cash value life policy review

Life stage events

- Retirement planning
- RMDs/annuity income
- Family caregiving
- Legacy planning
- LTC planning in a down market

Review opportunities

- Marriages/divorce
- Sold a business
- Paid-off mortgage
- Paid-off tuition
- Female planning opportunities

Proven care planning strategies

Affordable and flexible opportunities

- 50/10 hedge strategy
- Multigenerational play
- Gifting strategies
- Annuity funded LTC plan
- RMD review
- Access qualified dollars
- SECURE Act with 72 T&Q
- Beyond self-funding
- Disciplined care-funding approach
- Front-loaded flex-pay
- Accumulating a pool of tax-free LTC funds
- 60/40 premium split
- Executive benefit play

Chart your care planning discussion

Plot the LTC discussion

- Questions to start "The LTC conversation"
- 4 common LTC myths
- Asset identifier
- Client profiles flier
- Custom client hypo
- eApp capabilities

Financial professional LTC toolkit

- Face the future with confidence
- PlanMyLTC.com
- Compass driven webinar
- Virtual wholesaling and planning support
- Suite of eOptions: eApp through eDelivery
- Resource library
- What Care Costs (Sponsor code: Lincoln)

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