

## Plan Ahead

Each of these 4 Inevitable Consequences of Life can be planned for which means they do not have to derail your future.

We are here to help people like you with the events in life that will happen. These are not “IFs” in life.

Our clients did not lose one dime following our council in 2008 & 2009 as a result of the market correction.

Our clients keep their independence and dignity when a long-term care event happens.

Our clients pay less in taxes during their retirement years.

Our clients leave a larger legacy to their family and future generations.

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## *Aging Issues & Solutions*

**HELPING YOU with the  
4 Inevitable Consequences  
of Life That Will Take  
YOUR MONEY**



We work with a number of top rated insurance companies so we can use the company and product that is best for your situation.

Keeping your hard-earned money with your family

## The 4 Inevitable Consequences of Life

No matter what a person does, these events cannot be avoided...

1. Death
2. Taxes
3. Long Term Care Event
4. Stock Market Losses

Thankfully, there are ways to MINIMIZE or ELIMINATE these risks.

### Long Term Care Event

According to the New England Journal of Medicine, the odds of you needing long-term care...

*1 out of 2 women  
1 out of 3 men*

What's causing this? Longevity, advancements in health care and medications, and cognitive diseases are on the rise.

Would it surprise you to know that 40% of all people who require long term care are under the age of 65? Majority of these are the result of an accident or unforeseen illness. Do you remember...

Christopher Reeves - at age 38 he was bucked off his horse and became a quadriplegic overnight.

Michael J. Fox - at age 32 his hands began to start shaking and he was diagnosed with Parkinson's. At some point, he will require long term care assistance.

## The Costs of Long Term Care

According to The Federal Long Term Care Insurance Program the costs associated with long-term care can vary from state to state. The national averages...

- ◆ Home Health Care: \$29,640 annually
- ◆ Assisted Living Facility: \$41,124 annually
- ◆ Nursing Home: \$82,855 annually<sup>1</sup>

The costs in your area could be more and the average stay is around 2.5 years.

### Stock Market Loss

How do you protect yourself and your future from the inevitable stock market losses?

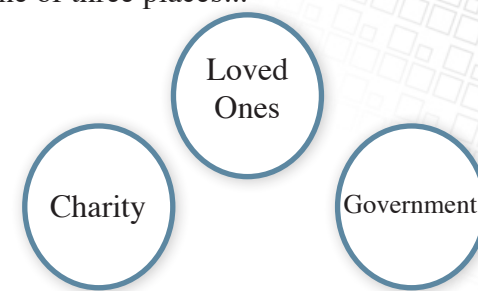
Remember the great depression? Or what about the 2008/2009 market correction? What would happen to your money and your future if that happened again?

Thankfully, there is a way to protect your hard earned money from the down turns of the market.

This will also allow you to get a reasonable rate of return without taking any unnecessary risk.

So, you don't participate in the down turns of the market, your money is accessible, your gains are locked in, gives you a life-time income, and passes to your beneficiaries.

**At the time of your death** your money can go one of three places...



Which one of these would you prefer to not receive any of your money?

The government, of course.

We can show you how to double or even triple the amount of money you leave to your loved ones and charities, all tax-free.

### Lowering Taxes

You have been paying taxes ever since you started working. Thankfully, when you retire, there are ways to lower your taxes by properly positioning your money into more tax-favored financial vehicles.

Whether it is your money for retirement or the money you want to leave on, you can lower and even eliminate the taxes you would have had to pay.

Did you know that there are government approved financial tools that will allow those that take advantage to retire tax-free?

It's true. Thanks to Internal Revenue Code 72(e)(1)(a). These plans are for your retirement and not Uncle Sam's.

<sup>1</sup> [https://www.ltcfed.com/start/aboutltc\\_cost.html](https://www.ltcfed.com/start/aboutltc_cost.html)