

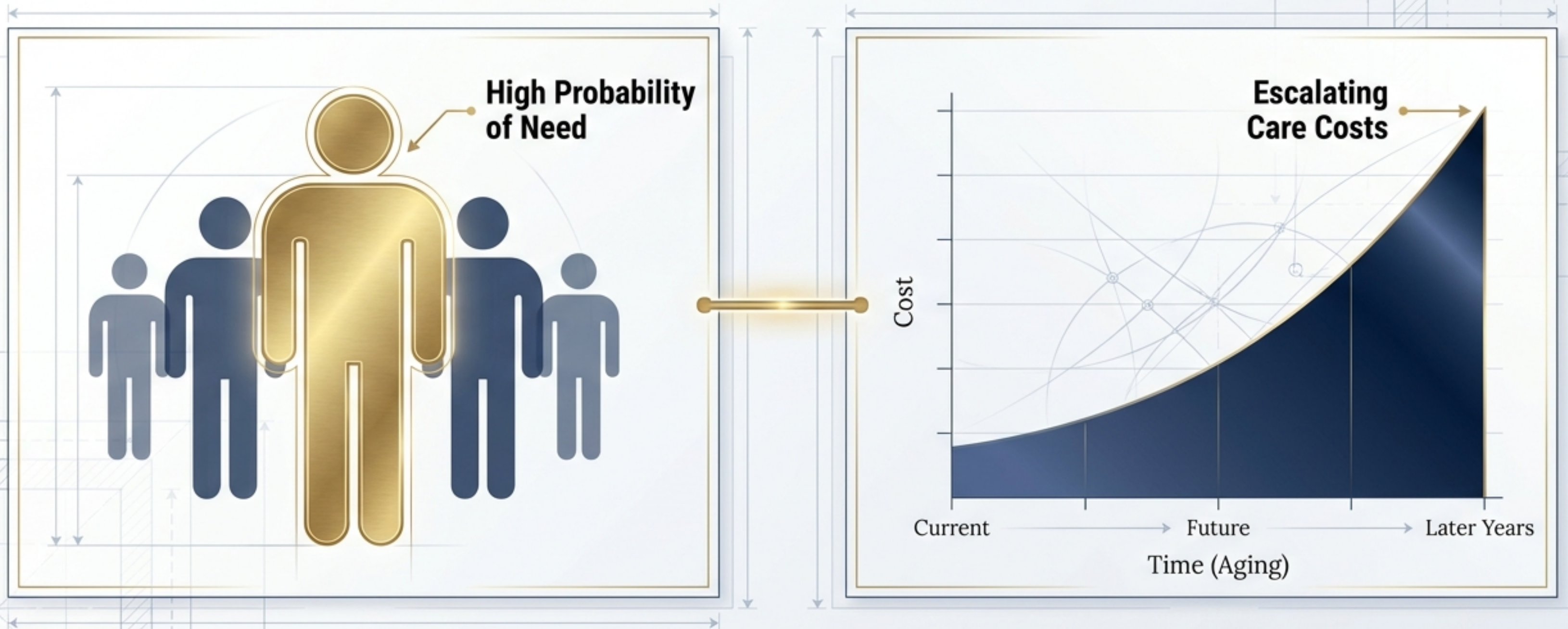
Securing the Future: The Consumer Guide to Asset-Based Long-Term Care

Protect your assets, ensure your care,
and leave a legacy.

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The Statistical Reality of Longevity

Living longer is a blessing, but it requires planning. The majority of seniors will require some form of long-term care, and the rising costs can quickly drain a lifetime of retirement savings.



The Use It or Lose It Flaw

Traditional long-term care insurance operates like car insurance. You pay ongoing premiums **year after year**. But if you remain healthy and never require care, that money is gone forever.



“Why pay for a policy you hope to never use?”

A Smarter Way to Protect Your Wealth

Asset-based long-term care is a hybrid financial strategy integrating traditional care benefits with asset-based products like life insurance or annuities.

Long-Term
Care Benefits



Asset-Based
LTC

Wealth Protection
& Death Benefit

Your money works twice as hard. It pays for your nursing or in-home care if you need it, and pays your beneficiaries if you don't.

The Mechanics of Asset-Based Care

- 3. The Acceleration:**
Accelerated Living Benefits
- 2. The Accumulation:**
Your Premium
(Earning Interest & Cash Value)
- 1. The Base:** Whole Life
Insurance or Annuity



If care is needed, you accelerate your death benefit or annuity payouts during your lifetime to cover nursing or in-home care expenses.

Your premium payment builds guaranteed cash value.

You purchase a permanent life insurance policy or an annuity that covers you for life.

Repurposing Your Existing Assets

Funding this strategy usually requires an upfront premium (lump-sum or limited-pay). You can leverage assets you already hold to secure your care without disrupting your lifestyle.



Guaranteed Value, No Matter What

Eliminating the ultimate fear of traditional insurance. Whether you live a long, healthy life or require extended care, your policy guarantees a payout. Your investment is never lost.



Why Seniors Choose the Hybrid Model



Dual Purpose

Eliminates the “use it or lose it” risk. Funds are utilized for care or as a beneficiary payout.



Flexibility

Options to access cash value or surrender the policy if your financial needs unexpectedly change.



Simplified Underwriting

More accessible health requirements compared to traditional LTC, accommodating some pre-existing conditions.



Tax Advantages

Care benefits and legacy payouts are generally tax-free.

Important Financial Considerations

A sound financial plan requires understanding the trade-offs. Asset-based policies are powerful, but they require specific financial positioning.



High Upfront Costs: Policies typically require a substantial initial lump-sum payment, creating a barrier if liquid assets are limited.

Reduced Liquidity: Cashing out early can trigger surrender charges, tying up funds that might be needed for other emergencies.

Growth Constraints: The internal cash value grows at a slower, more conservative rate compared to standalone market investments.

Comparing Your Coverage Options

	Traditional LTC	Asset-Based LTC
Premium Structure	Ongoing lifetime payments	Upfront lump sum or limited-pay
'Use it or Lose it' Risk	High ❌	Eliminated ✅
Return of Premium/ Death Benefit	No ❌	Yes, guaranteed ✅
Health Underwriting	Strict	Simplified ✅

Your Ideal Candidate Profile

This strategy is likely right for you if...



You have accumulated savings and want them protected from the drain of healthcare costs.



You refuse to pay ongoing premiums for an insurance policy you might never use.



You are highly focused on legacy planning and passing wealth to your heirs.



You have moderate to good health but may not qualify for strict traditional underwriting.



You have liquid assets available to cover an upfront premium.





Let's Build Your Protected Legacy

Navigating hybrid policies, surrender charges, and legacy planning requires personalized guidance. Avoid the pitfalls of complex insurance structures by working with an expert who puts your interests first.



(469) 939-8796

Contact Mike Greiner today for a free, customized long-term care consultation.