

WEALTH PROTECTION

Living a long life is a near certainty; planning for it is a necessity. As you age, health related expenses can increase considerably, especially if you develop a health problem that requires long-term care. Three years in a facility, which is not uncommon, would total more than \$280,000 at today's costs, and not many people can afford that risk to their retirement portfolio without it affecting their lifestyle or legacy. Further, when families do not make any plans for long-term care, they can find themselves in a situation where they're resorting to such measures as liquidating IRAs and paying huge taxes, and the markets aren't always going to work on their side.

The solution? Today's marketplace offers an increasing number of products to assist you with these unexpected expenses. Planning is vital to protecting the assets you have worked a lifetime to create.

Benefits if you need long-term care



Income tax-free reimbursements for qualified long-term care expenses¹

Leverage long-term care dollars. Get more for your money if you need care.

OR

A benefit if you don't



An income tax-free death benefit² (reduced by loans, withdrawals, and benefits paid.)

Leave a legacy to loved ones if you don't need care.



COLLYER & associates
asset PROTECTION



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¹LTC reimbursements are generally income tax-free under IRC Section 104(a)(3).

²Beneficiaries may receive an income tax-free death benefit under IRC Section 101(a)(1).