

## Hybrid Long-term care/indexed annuity solution

**I'm so proud of people who can self-insure their own long-term care costs** - it shows so much financial discipline on their part... Not everyone can do that.

**There are solutions that allow you to self-fund while having tax advantages at the same time!**

By default, we all self-insure until we have a plan to pay for the probability of a long-term care event. It's important to be in a position where **you and your family will know what to do** when the time comes. That way you can leverage insurance dollars to pay the expenses, all while having access to a care coordinator and resources for your family.

Care can be \$100k, a million dollars - we just don't know what it will be. By repositioning a portion of your resources, **we can put a stop-loss** on the financial hemorrhaging. For example, you can say: I am willing to self-fund 100k. By earmarking those funds as your long-term care vehicle, you can use the insurance company's money instead of drawing down your own resources.

We want to **put a hedge of protection around your assets** to cover the prohibitive costs of long-term care, thereby diversifying the exposure without forcing you to sell your investments before you should. You can be as aggressive as you want with your other investments knowing there's already a guaranteed vehicle of tax-free dollars earmarked a long-term care event.

That way, you don't have to leave yourself completely vulnerable to whatever amount of money your portfolio would be exposed to. Leveraging has major **tax advantages** while at the same time is protecting you against catastrophic costs and providing for your family's needs.

Does that sound like something you would be interested in looking at?

If so, please schedule a call with me here: <https://calendly.com/pegfields/call>

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Long-Term Care Solutions  
To Protect Your Family & Finances



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