

Strategies to Cover LTC Concerns | Comparing the Options | Benefits & Considerations

	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Desired Benefits	Traditional LTC	Annuity with LTC benefit	Annuity with LTC benefit as the Focus	Permanent Life insurance With Care Benefits/Chronic Illness As Secondary Focus	Permanent Life insurance With Care Benefits/Chronic Illness As Primary Focus	Permanent Life insurance With Chronic Illness Tax Deferred Indexed Cash Growth As Primary Focus
Providing Increased & Tax Free \$'s for Others		x	x	XXX	x	XX to XXX
Increased & Tax Free \$'s For you in a Chronic Illness Or a Long Term Care Situation	XXX	x	XXX	xx	XXX	xx
Annual Retirement Income		XXX				X to XXX depending on Multiple Factors
Tax Deferred Indexed Cash Growth in Some Cases Tax Free Distribution		x				XXX*
Other Considerations	<i>Often Most Affordable</i>	No Health Qualifying <i>No Added Cost</i> Can Use Pre (IRA/401K) or Post tax \$'s Pay to You Care Benefit	No Health Qualifying <i>No Added Cost</i> Can Use Pre (IRA/401K) or Post tax \$'s Pay to You Care Benefit	Optimize assets for beneficiaries Customizable Pay to You Care Benefit <i>Level Payment Guarantee</i>	<i>Lifetime Care Benefit Available</i> Lump Sum or Monthly/Annual Pay <i>Level Payment Guarantee</i>	Optimize assets for beneficiaries Customizable & Flexible <i>Cash Value for owners use</i> <i>Can be 100% Liquid</i> Pay to You Care Benefit Eligible for Future Contributions
Other Considerations	Healthy enough to qualify for it Pay to Facility/Provider Benefit Use it or lose it	Lump sum needed	Lump sum needed <small>Goodman Lifetime Wealth Strategies www.AskAdamGoodman.com 702-462-7233</small>	Healthy enough to qualify for it	Healthy enough to qualify for it Pay to Facility/Provider Care Benefit	Healthy enough to qualify for it Lump Sum Needed or Multi Year Pay

Insurance products and their guarantees are subject to the terms and conditions of the contractual language & the claims paying ability of the specific life insurance company.

* With optimal funding & policy design