

# LTC Alternative Funding Solution

## Immediate Annuity

Present value: \$ \_\_\_\_\_.

= \$ \_\_\_\_\_ /YR.

Annuity Income  
Pays LTC Premium

Annuity Income  
Pays Life Premium\*

## Long-Term Care

\$ \_\_\_\_\_ /YR.

## 2<sup>nd</sup> to Die Life

Death Benefit: \$ \_\_\_\_\_.

Premium: \$ \_\_\_\_\_ /YR.

Pass \$ to Estate & Bypass Probate

## Estate

\$ \_\_\_\_\_

- Death benefit can pass income estate tax free through an ILIT
- Policy could offer benefits of tax deferred growth of cash value
- Death benefit provides transfer of Future value of annuity money\*\*

\* Payment of Life policy premiums to support contract, is based on qualifying medically for rates/premiums illustrated

\*\* Future value is based on initial annuity value growing at 6% rate each year over the estimated life expectancy of the proposed insured(s).