

WILL YOU OUTLIVE YOUR ASSETS?

STRATEGIC PLANNING FOR **LONGEVITY** AND **ASSET PROTECTION**

America has a crisis – it's called **aging**, and experts are predicting a significant increase in longevity. Reports suggest that for a married couple at age 62 – the average lifespan that at least one spouse – will live to age 92. Their assets, however, may not last as long as they do!

*Living to 100 is not
beyond the realm of
possibilities!*



ThePerfectLTCSolution™

You may have already seen the impact of the costs of healthcare - certainly someone you know has spent thousands of dollars for healthcare not covered by Medicare or other health insurance. This gap is real, and a real disrupter of assets for spouses and for heirs.



Having been in the insurance and financial services industry since 1986, we've seen many companies' products and strategies that promise to assure lifestyles and protect a lifetime of accumulation. Many are flawed or lacking significant benefits or guarantees.

Creating a plan to pay for and provide long-term care protection is vital, yet few insurance products exist that can provide all of the essential and desired elements to assure this exposure.

ThePerfectLTCSolution™ provides what we believe is the single best value and product that has ever been offered! Read on about the issues, and perhaps the best product and solution to many of the challenges created by advances in technology and medicine - those that will keep us here longer, but cost a LOT of money.

**Let us help you design a plan for you,
your assets, and your family.**

ThePerfectLTCSolution™ Team

 **CorpStrat**

INSURANCE • EMPLOYEE BENEFITS • HR • PAYROLL

THE FACTS OF LONG TERM CARE

You don't have to look far to see the impact of sickness and disruption to families, not to mention the costs of long term health care. The numbers are staggering! Take a look at what happens.

THE AVERAGE COST OF LONG TERM CARE*

The average cost of long-term care in the United States in 2017:

- \$231/day or \$7,000/month for a semi-private room in a nursing home.
- \$305/day or \$9,000/month for a private room.
- \$4,410/month for care in an assisted living facility (one-bedroom unity).

Its going to cost a lot more to protect your family and provide care in the future.

TRENDS THAT IMPACT LONG TERM CARE

- Baby Boomers - More people needing care at the same time creating demand and shortage of providers.
- Medical Technology - Life expectancy is increasing, life extending technology and medications.
- Family Dynamics - Creating a plan of care and managing that care is a full-time job. Most families are not equipped to deliver and coordinate healthcare.

Lack of government assistance (MediCal - only if indigent and have assets less than \$2,000!!!)



PROJECTED COSTS IN 20 YEARS ARE STAGGERING!!!

If medical inflation is @ 3.5%:

- In 10 years with inflation = costs will be \$123,568 per year!
- In 20 years with inflation = costs will be \$174,306 per year!

Who can afford to provide a plan of care that could cost into the hundreds of thousands?

TRADITIONAL LONG-TERM CARE IS FLAWED...

- Its Expensive!
- Premiums are not guaranteed
- Significant increases in premiums on policies
- Lack of adequate coverage due to cost
- Maximum 6-year coverage benefit available
- Typically doesn't include a cost- of-living adjustment
- Financial instability of carriers

Sources: *Genworth Financial, www.genworth.com; June 2017

**U.S Department of Health and Human Services, www.longtermcare.gov, 4/12/12

NO MOVING PARTS. EVERYTHING GUARANTEED.

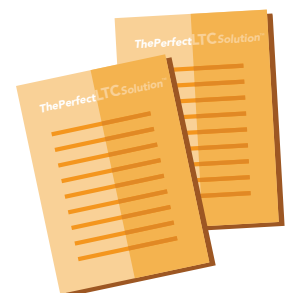
ThePerfectLTCSolution™



Using a highly specialized (and patented) product offered by an A+ rated insurance company, the team at **Corporate Strategies** has designed a unique offering. The strategy allows for unique and tailored design to adapt for each client's needs.

Key features include:

- **Premiums never increase, GUARANTEED!**
- **Benefit pool for all insureds**
- **3% cost of living increases included**
- **Benefits paid even if LTC is never used!**



HOW DOES IT WORK?

The Perfect LTC Solution™ utilizes a patented, proprietary insurance contract which sits atop a life insurance chassis.

Federal tax law allowed insurance companies to build tax-qualified long term care insurance within a rider that is the core part of the living benefits of the policy. The contract and definitions for the long term care are identical to the contractual guarantees of any LTC policy.

The strategy allows for single life, or dual life, and even business partnerships. The unique design allows for an actuarial efficient manner of delivering LTC coverage that is unique to the market. Among the highlights:

LUMP SUM (optional)

The policy can adapt to look much like a "CD," utilizing a lump sum, positioned inside the contract:

- Liquid - surrender and recapture your contribution.
- 100% guaranteed - principal assured.
- Insured under California Insurance Guarantee fund, and other states as well

DEATH BENEFIT

Policy pays a benefit regardless of whether LTC is paid.

- Approx. 2 to 3 times the Lump Sum paid
- Tax-free death benefit to survivors
- If a joint contract, death benefits paid on second death



LONG TERM CARE COVERAGE

- Base policy & rider = lifetime coverage
- Benefit for both insureds
- NO waiting period for home care
- Compound inflation protection (option)

COSTS

- Can be designed with NO ongoing premiums, 10 pay or to age 65 pay options.
- Premiums may be tax deductible up to IRS limits in some designs

Premiums Guaranteed

THINGS CHANGE

- Take back your principal, guaranteed

LET'S HAVE "THE" CONVERSATION!

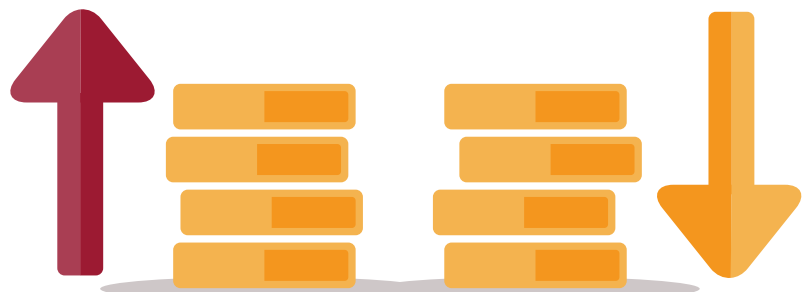
A CASE FOR INFLATION PROTECTION? HOW DOES IT WORK?

Is inflation protection critical for a long-term care plan?

For many planners, buying protection upon protection for an event that may never happen sounds ludicrous. We cannot discount the impact of medical inflation on this planning.

Inflation (COLA) options have steadily increased in price, to the point of making Long-Term Care Insurance unaffordable for many consumers. Yet, inflation protection is critical!

The Perfect LTC Solution™ can provide a COLA rider to keep the benefits rising BEFORE you need them.



ThePerfectLTCSolution™

ABOUT THE STRATEGY

- Things change - get your lump sum back at any time (Less claims paid)
- Benefits only available through **ThePerfectLTCSolution™** (no other company offers this)



All clients inquiries and information are held in strict confidence.

ThePerfectLTCSolution™ was created by CSI principals. The process was founded utilizing over 30 years of collective experience in analyzing insurance contracts for professionals and business owners. Their team of experienced and credentialed professionals use their experience in marketing, underwriting, products and risk management, to help clients focus on their best opportunities, eliminate dangers and create plans and paths to which they can achieve their financial goals.



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If you would like more information about our programs, please contact us

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LET US **HELP YOU**
DESIGN A PLAN
FOR **YOU**
YOUR ASSETS
AND **YOUR FAMILY**

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