



Tired of Low ridiculously low interest rates on CD's Bonds or money market accounts!

Would you like to increase your yield to a guaranteed minimum of 3 percent tax-deferred interest, while maintaining full access to your money, and doubling or tripling it to your heirs in the event of your sudden passing?

What if you had access to that doubled/tripled account for your long-term care, home health care, or assisted living needs? All of these benefits are available, prioritized to your specific circumstances, and just a phone call away. Do you think you are uninsurable?

Guess again: A policy can be written on two lives (spouses, parent/sibling, even parent/child) even when one person is uninsurable, so long as the other insured is reasonably healthy. The main goal is to give you a vehicle that you don't lose control of and has conservative growth potential for the remainder of your life.

Growth Potential greater than CD's, MM and Bonds If you need it, it's there! If you don't, you leave it tax free to your heirs

Legacy Planning for those with substantial assets

If you are approaching the estate planning thresholds a portion of your death benefit should be in an (ILIT) an Irrevocable Life Insurance Trust. This is for those with substantial assets. In 2012 when this article was written if you set up your estate correct you could have as much as a 10 million dollar exemption. Estate Planning Laws are changing so make sure you know the current exemptions when you set up your estate plan. You need to qualify for this plan. It works best if you are in reasonably good health.

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