

# The tax advantage your clients' portfolio is missing

Opportunities to create a more tax-efficient strategy for long-term care costs



## High-income earners | Ages 30-50

- Strongly interested in financial retirement planning with a focus on tax-advantaged opportunities
- Looking for guidance on where to allocate ongoing income
- Current or past experience with family member requiring LTC services

CLIENTS: \_\_\_\_\_  
\_\_\_\_\_  
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## Cash-strong clients | Ages 30-80

- Significant assets currently sitting in CDs and money markets
- Have life insurance with cash value
- Looking for cash management solutions

CLIENTS: \_\_\_\_\_  
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## Pre-retirees | Ages 50-65

- Retirement plan probability of success is good and client is now ready to address funding LTC needs
- May have inherited an IRA and are currently taking required 10-year distributions
- Current or past experience with family member requiring LTC services

CLIENTS: \_\_\_\_\_  
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## Retirees | Ages 65-80

- Will likely have tax implications when they need to fund LTC expenses
- Beginning to take RMDs and unsure what to do with income
- In good health with history of longevity in the family

CLIENTS: \_\_\_\_\_  
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**Ask your clients: What asset(s) would you have to liquidate in order to pay for future care?**

Insurance products issued by:  
The Lincoln National Life Insurance Company

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SCAN HERE

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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Discuss with your Lincoln *MoneyGuard*® representative how you can create a tax-advantaged LTC funding solution

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