

IS YOUR CLIENT'S NONQUALIFIED ANNUITY WHERE IT NEEDS TO BE?

Make sure your clients' nonqualified annuities are aligned with their intentions.

The Pension Protection Act (PPA) allows for income tax-free withdrawals from specially designed nonqualified annuities to fund Long-Term Care (LTC) expenses, regardless of cost basis. This allows clients to protect their retirement by guaranteeing funds are available for qualifying LTC expenses. By exchanging a current annuity for an annuity that qualifies for the PPA advantages, your clients can be matched with a vehicle that can meet their needs while providing a tax advantage.

Before any annuity exchange is made, all factors should be weighed to verify that the product is appropriate for the client.

FACT

THE MAIN OBJECTIVE FOR ANNUITY PURCHASES (54%) IS RETIREMENT SECURITY. - *Deloitte Center for Financial services*

IF YOU ANSWER YES TO THESE 5 QUESTIONS YOU NEED TO CALL US TODAY!



1. Do you have clients that own annuity contracts?
2. Are any of them past their surrender period?
3. Do any of the annuities have built-up taxable gains?
4. Of those with gains, are any of them marked as "emergency", "rainy day" money for your clients?
5. For those that are, would your client be interested in learning how they could defer the taxes on the gains and create a 2-3X multiple "pool of money" to use for Long-Term Care expenses, possibly eliminating the taxes all together?

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Reposition your client’s existing annuity to protect against the cost of Long-Term Care (LTC) and you can eliminate the taxes on the built-up gains when using the monies to pay for LTC expenses.

IT’S AS EASY AS **1** **2** **3**

1. Identify your clients that have annuity contracts past their surrender period.
2. Contact us to run an illustration.
3. Contact your client and set an appointment to discuss the solution.

CURRENT ANNUITY CONTRACT	RECOMMENDED ALTERNATIVE	LTC BENEFIT W/ MULTIPLIER
<p>Non-Taxable for LTC Expenses, \$150,000</p> <p>Taxable, \$115,000</p>	<p>Non-Taxable for LTC Expenses, \$265,000</p>	<p>Non-Taxable for LTC Expenses, \$500,000</p>

IMPORTANT DISCLAIMER

Product is not available in all states. Ability to qualify for this product is subject to minimal underwriting including: medical questions on the application, a short phone interview and the issuing companies review of medical information found during the underwriting process. Client can not currently be receiving Long-Term Care benefits and must be able to currently preform all six activities of daily living.

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For more information contact your local AIMCOR member agency or visit www.aimcorgroup.com

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