

LTC Annuity



FINANCIAL
INDEPENDENCE
GROUP

Annuities are one of the most underutilized assets for clients to leverage for LTC. Not only can we reposition both qualified and nonqualified annuities via 1035 exchange into an asset-based solution, but we can also use one spouse's individually owned asset to cover both spouses through a variety of strategies. This outline is intended to help you understand what your options could be when reviewing funding opportunities with clients. Follow the path based on your client's annuity tax and ownership characteristics to view a potential solution. Note these examples are subject to change as carriers update pricing and are intended for example purposes only.

