

# **3 FUNDAMENTALS**Planning for the Long Term

Below are three fundamental basic planning concepts that, without clear guidance and careful preparation, can unfortunetly become financial pitfalls hindering one's long term success. Learn what strategic protection solutions may be optimal in support your long term financial goals.



## **LONG-TERM CARE:**

- What if I get sick?
- What if my spouse needs care?
- How can I avoid a nursing home?
- How can I get tax-free income for in-home care?
- 2 out of 3 couples over 65 will need long-term care for at least one partner at some point

#### RETIREMENT:

- Will I have enough in retirement?
- How can I be sure I won't outlive my money?
- How much guaranteed income do I have in my portfolio?
- How protected am I from market risk?
- Is my portfolio in line with my risk tolerance?

#### **INSURANCE:**

- What if something happens to me?
- How will my family be impacted after I'm gone?
- What kind of estate do I want to leave behind?
- Are my beneficiaries up to date?
- How can I pass on my estate tax-free?



# Planning Process Small Steps Over Time Lead to Greater Distances

In the realm of financial planning, we know there is no one-size-fits-all, and there are no shortcuts to reaching long term success.

At Lifetime Wealth Solutions, we focus on a methodical and holistic approach to design customized strategies to help you reach your goals.

When it comes to supporting your future, simply plan to live better.

#### MPLIMEN **Experience Our Proven Process EVALUATE DESIGN** ASSESS REVIEW Gather information about where you Analyze your are today, what your current plans to goals are for the identify how well Build a comprehensive future, and what is they fit your protective plan in Incorporate optimal most important to long-term goals. support of your solutions designed you as you prepare long term financial to fit your needs and to get there. conduct annual goals. reviews to assess

# **Planning Solutions**

#### Retirement

- Qualified Plans 401(k), 403(b), IRA, Roth, Rollover
- Group and Individual
- Non-Qualified Assets

### Long-Term Care

- Standalone LTC
- Hybrid Life/LTC
- Asset Based LTC

#### Life Insurance

- Term
- Universal

performance.

• Living Benefits