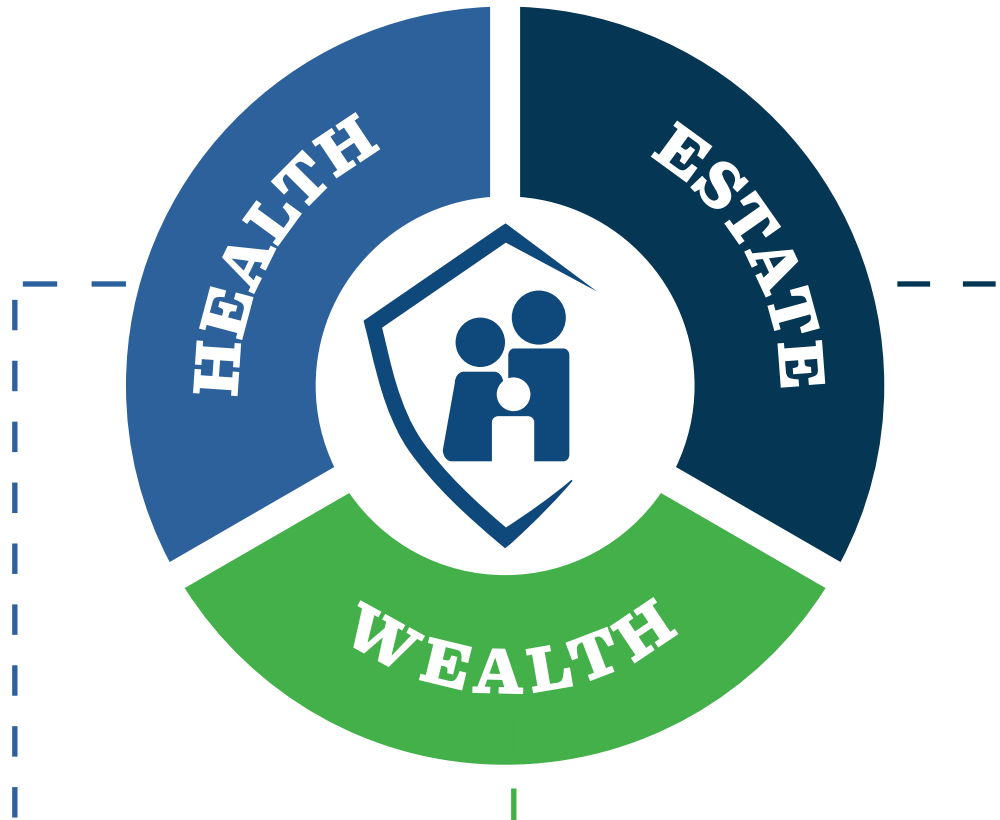


Below are three fundamental basic planning concepts that, without clear guidance and careful preparation, can unfortunately become financial pitfalls hindering one's long term success. Learn what strategic protection solutions may be optimal in support your long term financial goals.



### 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?

