

Insurance Planning: Life Insurance; Disability Insurance; Long-Term Care Planning



What can you benefit from Life Insurance Strategies?

1. Using Life Insurance in **Tax-Free Retirement Supplement Income Planning (RSIP)**
2. Combining **face-value benefit** and **living benefits** for chronic or terminal illness
3. Developing **Estate Planning legacy strategies** – 3 year rule applies, face value for potential estate tax to avoid fire sale
4. Applying protection and potential **return of paid premiums**
5. Granting single parent, **portable and convertible coverage**
6. Preparing protection for aging needs with **Long-Term Care rider**
7. Providing **income protection** for dual-income households life-style
8. Protecting **paychecks / incomes**
9. Supplying **education plan funding** from life insurance on parents
10. Offering small business / family-owned **business protection**
11. Employing **advantages of uncorrelation between Life Insurance and the market**
12. Serving as a **mortality hedge**