

Long-Term Care Decision

Versatile options beyond traditional long-term care strategies

**Long-Term Care
Need Established**

Cost
objection

NO

YES

Underwriting
issue?

NO

YES

Concern
about rising
premiums?

NO

YES

Concern:
No value
if LTC
is not used?

NO

YES

**Traditional
Long-Term
Care
Solution**

**Alternative
Long-Term
Care Options**

Qualified
money

YES

**Fixed
Indexed
Annuity
with Income
Multiplier**

NO

Existing CV
life policy?

YES

NO

Life
Insurance
need?

YES

NO

Underwriting
risk?

NO

**1035
Exchange to
Universal Life
Solution with
LTC Rider**

Existing NQ
Annuity?

NO

Can pass
knockout
questions?

YES

NO

**1035 Exchange
to Fixed
Annuity with
LTC Rider**

No LTC Option

Min.
\$35k NQ?

NO

Annual
premium

YES

Underwriting
risk?

NO

YES

NO

No LTC Option

NO

Life
Insurance
need?

YES

**Universal Life
Solution with
LTC Rider**

CreativeOne Wealth helps advisers enhance revenue streams by growing AUM, and providing risk management strategies and strategic marketing. We're a soup-to-nuts organization, whether you need assistance growing into a market, streamlining processes, auditing policies, or simply aligning strategies with your clients' needs. We're here to solve your challenges.

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6330 Sprint Pkwy, Suite 400
Overland Park, KS 66211

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creativeone
WEALTH

sales@creativeonewealth.com

888.798.2360