SmartLock™

LEVERAGED CARE · ESTATE & CARE PROTECTION

A Y-UFinancial® Strategy

Turn a tax bill into care coverage.

What if your taxable retirement account could become unlimited long-term care coverage instead?

A pre-tax retirement account is a care liability waiting to happen: spend it on care and you're taxed on every dollar, or cash it out and trigger a tax bomb. Leveraged Care repositions that account into a hybrid life and long-term-care policy with a single transfer, then the carrier spreads the funding over years internally while converting a countable, taxable asset into unlimited care coverage that protects your estate.

THE PROBLEM Most ways to pay for care waste the money you saved.

The IRS tax bomb

Cashing out a pre-tax retirement account at once can trigger a 30 to 40% tax bill immediately.

Dollar-for-dollar spend-down

Paying a facility straight from savings gives you no leverage; the balance simply drains until it's gone.

Traditional coverage falls short

Standard long-term care insurance carries rising premiums and limited terms; unused, it's lost.

HOW LEVERAGED CARE WORKS

1

Transfer once

You make a single tax-free transfer of your retirement account into an IRA annuity that funds the policy.

2

The carrier handles it

From there the carrier funds the policy internally over ten years, spreading the tax and meeting your RMDs.

3

Create the coverage

Those dollars plus a premium bonus become unlimited long-term care that never runs out.

4

Use it or keep it

If care is never needed, nothing is lost; the cash value and death benefit pass to your family.

FUNDING	TAX	RMDS	CARE	ESTATE
Retirement account rollover	Spread over ten years	Satisfied automatically	Unlimited, no cap or clock	Shielded from care costs

THIS MAY BE RIGHT FOR YOU IF

Who Leveraged Care is built for

- ✓ You hold a pre-tax IRA or 401(k) you may never fully spend.
- ✓ You want long-term care protection without draining your savings.
- ✓ You'd like to spread the tax on retirement withdrawals over time.
- ✓ You're taking RMDs you don't need for everyday living.
- ✓ You want to protect your estate and leave a benefit behind.

QUESTIONS TO ASK YOUR ADVISOR

Start the conversation

- → What's the tax bill if I cash out my retirement account for care?
- → Could my RMDs fund care coverage instead of just adding to my income?
- → How would a few years of care costs affect my estate?
- → Can this coverage be owned by my trust?
- → What happens to the benefit if I never need care?

Y-UFinancial®
LET YOUR WHY EMPOWER YOU