

Retirement risks shouldn't erase what a lifetime of planning built.

SmartLock™ repositions cash or retirement assets into a coordinated system that repositions taxes, covers care costs, and protects the estate, while preventing retirement risks from derailing everything else.

STRATEGY 1 • RETIREMENT ACCOUNT FUNDED

Tax-Efficient Care

Designed for clients with pre-tax retirement accounts. Converts your pre-tax account into post-tax growth by spreading the tax bill over time while creating immediate, unlimited care coverage with a small transfer amount.

- 1 Complete a tax-free rollover from a retirement account into an IRA annuity that funds a SmartLock strategy.
- 2 The annuity distributes and funds the strategy over time, spreading taxable distributions while satisfying RMDs.
- 3 Inside the strategy, cash value grows tax-free and becomes post-tax basis; unlimited care or tax-free legacy.
- 4 An optional inflation rider increases the LTC benefit annually, ensuring coverage keeps pace with rising care costs over time.
- 5 Protects from tax risk, market risk, care risk, and legacy risk in a single-transfer structure with no ongoing premium obligations.

STRATEGY 2 • CASH FUNDED

Retirement Shield

Designed for clients funding with cash, non-retirement assets, or a Solo 401(k). Repositions a portion of savings into a SmartLock strategy that protects retirement income from all four distribution risks.

- 1 Fund the single-premium hybrid life/LTC policy with cash, a 1035 exchange, a qualified plan loan, or a Solo 401(k) rollover.
- 2 The policy provides unlimited LTC benefits with no coverage clock. Cash value grows at a contractual minimum rate regardless of how funds are accessed.
- 3 The policy may be owned by a revocable or irrevocable trust, providing additional asset protection and estate planning flexibility.
- 4 An optional inflation rider increases the LTC benefit annually, ensuring coverage keeps pace with rising care costs over time.
- 5 Protects against market risk, tax risk, care risk, and legacy risk in a single-premium structure with no ongoing premium obligations.

LTC BENEFIT

Unlimited, no cap or clock

PREMIUM STRUCTURE

Single premium, no ongoing payments

CARRIER RATING

A-rated, mutually owned

LEGACY PROTECTION

Assets protected from care depletion

USE IT OR KEEP IT

Value preserved if care is never needed

IDEAL CLIENT PROFILE

Who this is built for

- ✓ Ages 35 to 80 with existing retirement assets or cash reserves
- ✓ Clients who want LTC protection without ongoing premium risk
- ✓ Families with an active estate or financial plan who need coordinated care protection
- ✓ Clients with retirement accounts subject to voluntary withdrawal taxes or RMDs seeking to reposition efficiently
- ✓ Business owners with self-employment income eligible for a Solo 401(k)

PROFESSIONAL PARTNERS

How advisors use this

- CPAs managing RMD strategy and retirement income tax exposure
- Estate planning and elder law attorneys coordinating asset protection and care planning
- RIAs and financial advisors protecting AUM from LTC event drawdown
- Writing agents and brokers placing hybrid life/LTC for high-asset clients
- Referral partners seeking a single-premium solution with no ongoing placement risk

