

Longevity Insurance

By S. Reed Ashwill, CLU, CFP



i Longevity Insurance is a contract that will pay an obscene rate of return if you live too long. How can one live too long? That's probably not the best way to phrase it. We should say it's insurance to keep you from running out of money **too soon**.

i That not only sounds better, but is the **number one concern** of Baby Boomers right now. The **second concern** is dementia.

i What if you developed dementia and were unable to manage your money and ended up losing it? That's what this is about; it's taking a portion of your investment dollars and using it to invest in the future so that your monthly check will be a large, guaranteed amount with a high rate of return. These invested

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dollars will later be deposited directly into your bank account every month. **Plan now, worry less later.**

i I just bought a longevity policy on myself. I am deferring income until I reach age 85. The insurance policy will **GUARANTEE** me 33.98% of my investment as annual income each year for the rest of my life. If I die prior to reaching age 85, my wife will receive all of the investment I made in the plan. They say Social Security will run out of money about the time I reach age 85, so I have created my own safety net for such an event.

i If your safety net is winning the lottery, maybe you should re-think your strategy and consider this longevity contract as a better alternative. What do you have to lose?

i Call us for a quote!

1-800-492-9190

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