

# The Living Benefits of a Life Insurance Policy

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**A KEY ESTATE  
PLANNING GUIDE**

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# The Living Benefits of a Life Insurance Policy

- Everyone knows that life Insurance provides a death benefit for beneficiaries.
- Few people are aware that life Insurance can also be an 'Asset Class' that provides living benefits to the Insured.
- What are Living Benefits?
- The ability to have the life Insurance policy pay for an insured long term care costs directly from the death benefit of a life Insurance policy.

# The Living Benefits of a Life Insurance Policy

- The ability to grow and accumulate assets tax deferred and then distribute them to the Insured tax free at retirement.
- The ability to transfer the cash value of a life Ins policy, gains and all tax free, into a Linked/Combo long-term care Insurance policy.
- The ability for the insured to sell their own life Insurance policy while alive, to an Institutional Investor & keep the proceeds for themselves.

# Additional information

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