



Winter 2012

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THE PROFESSOR'S  
CORNER

**WHAT IF?**



Asking or answering "what if" questions can sometimes be fun. For example, what would you do if you won several millions of dollars in the lottery? Often, coming up with an answer is a thought provoking exercise. When the question addresses your family's emotional and financial peace of mind, seeking a strategy for surviving the "what if" crisis can be implemented by you before the "what if" ever happens.

We believe that if life insurance is going to help you and your family survive and thrive while you are living, it must contain "**LIVING BENEFITS**". Does your coverage include that feature?

Living Benefits allows you to access a significant portion of the policy face amount (death benefit) while you are living, not after you're dead. It assists you in paying the bills that don't stop because you are seriously ill. It keeps you above water should your family income decrease dramatically or stop altogether.

What if a life insurance policy was developed that INCLUDED access to the death benefit if money is needed? What if it helps you and your family survive the financial and emotional impact of dealing with chronic, critical, or terminal illness,

1. WHILE YOU ARE LIVING
2. With NO ADDITIONAL PREMIUM CHARGE

Connections recently asked Dr. Victor A. Puleo Jr., PhD. an Insurance, Finance and Risk Management professor at the University of Central Arkansas, what were the necessary ingredients in a financial vehicle to make it virtually perfect, no matter what happens in a person's life. After considerable thought he named the following features:

1. A significant tax-free benefit paid to a spouse or family member upon their death.
2. The ability to access needed funds for any reason in the event of critical, chronic, or terminal illness, regardless of age and with no credit check, especially if they had lost their job and/or their health insurance.
3. The guarantee that it could be designed to create a tax-free retirement with:
  - No loss of principle or previous earnings in a down market
  - Participation in any gain during an up market
4. The option to continue the plan in the event of a disability.

### 3. With NO RESTRICTIONS ON HOW TO USE THE MONEY

If it is going to be called "life insurance," our vision is to help you and your family experience ultimate financial peace of mind while you are living. Our mission is to help you to never have to say to your family "No one ever told me my life insurance could have real world "living benefits" included at no extra premium charge."

Living Benefits is designed to eliminate the need to purchase three different policies - life insurance, long term-care insurance and another for critical illness coverage. It protects you and your family under one sturdy umbrella. It seems reasonable to cover all three needs in one affordable contract and we offer this with our Living Benefits plan.

Knowing that it is a financial burden for many to purchase three different policies to provide the amount of life insurance needed, we offer you our solution.

At the Alliance Group, *Thinking Differently is a Way of Life!*

To learn more about Living Benefits or have information sent to a friend, please [click here](#).

## LONG TERM CARE COVERAGE on STEROIDS

What follows is an amusing and purely "hypothetical" conversation between an existing Alliance Client (JOE) and an agent trying to sell him a LTC policy.



**Agent:** "Joe, do you own any LTC coverage?"

**JOE:** "My agent put me in a special policy for LTC coverage that sets aside a large pot of money so that if I can't perform 2 of 6 activities of daily living (ADL) as certified by a licensed health care practitioner (the qualification for a LTC claim) I can draw down money each month, if I wish, regardless of where or who is providing the necessary care. I bought it when I was age 50. The premium is about \$300 per month and it's guaranteed to stay the same for 30 years."

**Agent:** "Let me quote you my LTC policy, assuming the company I use is still writing coverage. It may be cheaper or even better than yours?"

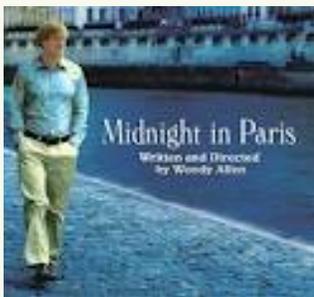
At the Alliance Group, we help provide financial peace of mind and security to our clients in the event of serious illness, disability, or a downturn in the equity markets. We offer this benefit to our clients while they are living, as well as a legacy benefit at death.

What the Professor described is what we do. We are proud that he has become a "Living Benefits" client.

***Stabilizing your Future with Living Benefits PLUS***

[Join Our Mailing List!](#)

## ***Fastest Movie Reviews in Town***



### **Joyful Noise**

You better LOVE musicals if you go to this movie!

### **Midnight in Paris**

Fantastic Parisian romp through the world of the 1920s Lost Generation with a quirky side of Woody Allen humor.

**JOE:** "OK, but I don't think you can give me these three benefits that are included:

1. "If I never made a LTC claim and die, my beneficiary would receive approximately \$350,000 as a tax-free death benefit, all for the same \$300 premium. I think of it as free life insurance. What's your policies death benefit if I die never having made a LTC claim?"
2. "If I became critically ill, like from a stroke, heart attack, or diagnosis of cancer, I would be able to access as much as 80% to 90% of the \$350,000 death benefit with no restrictions on how I chose to use it. That could be up to \$315,000 if I have a critical illness claim. I wouldn't have to worry about losing our home or bankruptcy. And there is no additional premium. How much would I be able to get in a lump sum from yours?"
3. "Without having to buy another new policy, I could upgrade and convert the one I have into a tax-free retirement plan paying me tax free income for life while maintaining the other two features."

"If you can make those three benefits happen with your LTC policy let's talk."

**Agent:** "It's been good visiting with you Joe, but I've got to run. Could you give me the name of your agent? I probably need to get to know him/her better."

The agent walks away wondering if **it's possible to have the availability of a long term care pot of money that includes life insurance and critical illness coverage in one policy for around the same premium as just the LTC policy?**

As a great philosopher once said: *In the eyes of the beholder, "IT IS WHAT IT IS."*

(The above is an imaginary conversation created by the author)

## **What We Do & How We Do It**

Since a life insurance contract offers a significant pot of money paid tax-free to a named beneficiary at death, why couldn't it be structured to provide access to a portion of that death benefit while the insured is still alive and dealing with critical illness and needing the funds NOW. The "Living Benefit" feature is included without additional underwriting and at no additional cost, in virtually all the policies we offer.

## Humor Me

A lawyer and an engineer were fishing in the Caribbean.

The lawyer said, "I'm here because my house burned down, and everything I owned was destroyed by the fire. The insurance company paid for everything."

That's quite a coincidence," said the engineer. "I'm here because my house and all my belongings were destroyed by a flood, and my insurance company also paid for everything."

The puzzled lawyer asked, "How do you start a flood?"

## FORWARD CONNECTIONS

Please feel free to share this with your friends and family. For more information about the contents in this issue or our Living Benefits policies, give us a call at 1-800-950-4316 contact us on our website or email us at [info@anallianceforlife.com](mailto:info@anallianceforlife.com).



Our portfolio of tax-advantaged products with living benefits, plus our passion for providing meaningful solutions, distinguishes the Alliance Group and its representatives from all others.

It's how we build ***Alliances for Life*** with our clients.

Sincerely,

**John Craft, CEO &  
Jerry Stratton, President  
The Alliance Group**



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Try it FREE today.