

5 T H A N N U A L  
*Financial Advisor*  
**RETIREMENT SYMPOSIUM**

## **Longevity and the impact on LTC and Social Security**

### PANELISTS

#### MODERATOR

**Michael Zmistowski**

Chairman

*Financial Planning Association of Florida*

**David Leonardi, MD**

Founder

*Leonardi Institute*

**Phil Walker**

Vice President,  
Financial Advisor Programs

*Urban Financial of America*

**William Meyer**

Founder & CEO

Social Security Solutions

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## Aging, Long Term Care and Biochemistry

### Agenda

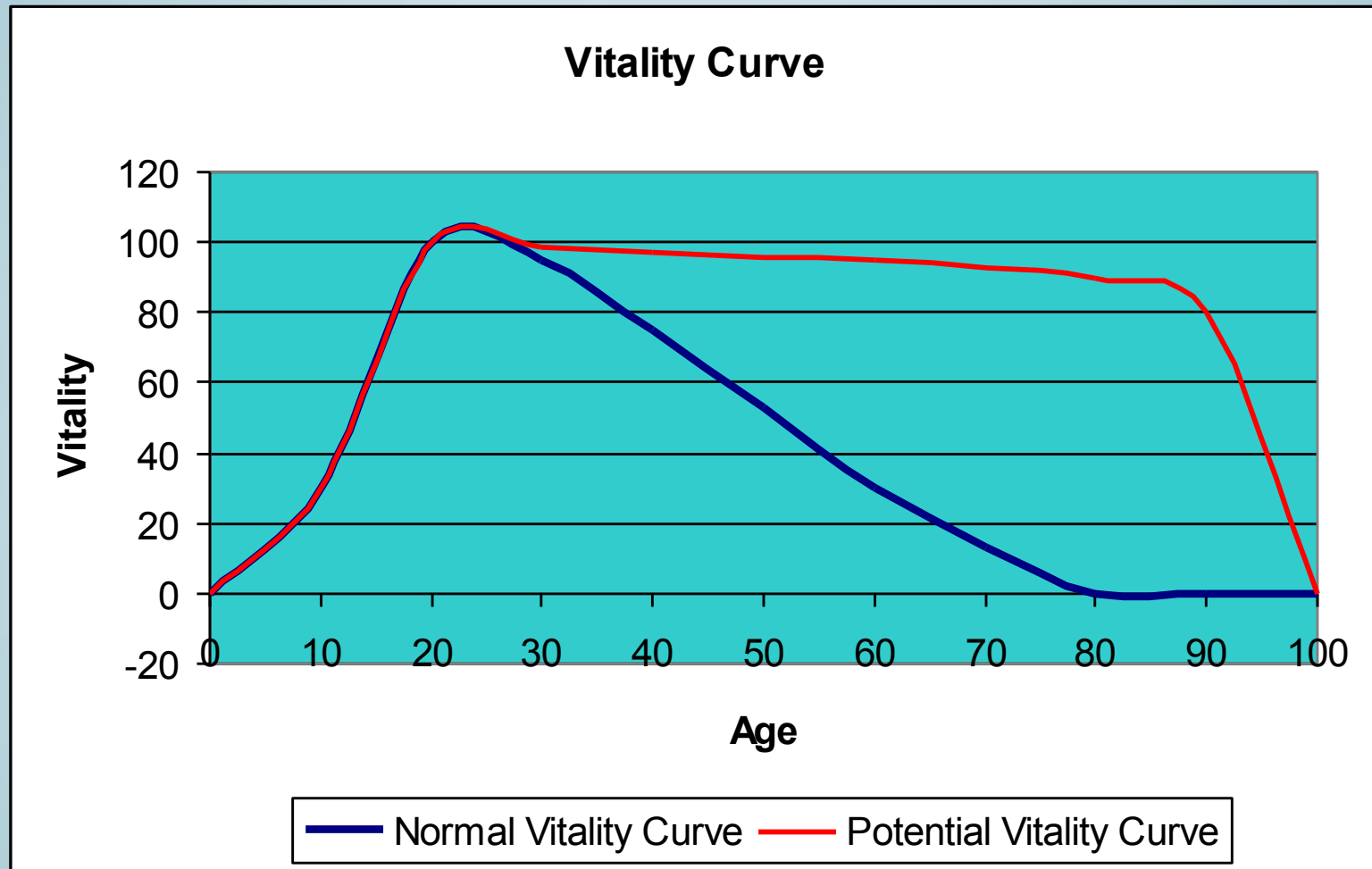
- The problem: long term care cost
- The potential solution: extend the **vitality curve**
- How? Address the **causes of aging**
- Example: Effect on coronary heart disease
- Extending the curve: major components



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## Save Dollars And Lives: Extend the Vitality Curve



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Cancer



Aging, Long Term Care and Biochemistry

Heart Disease



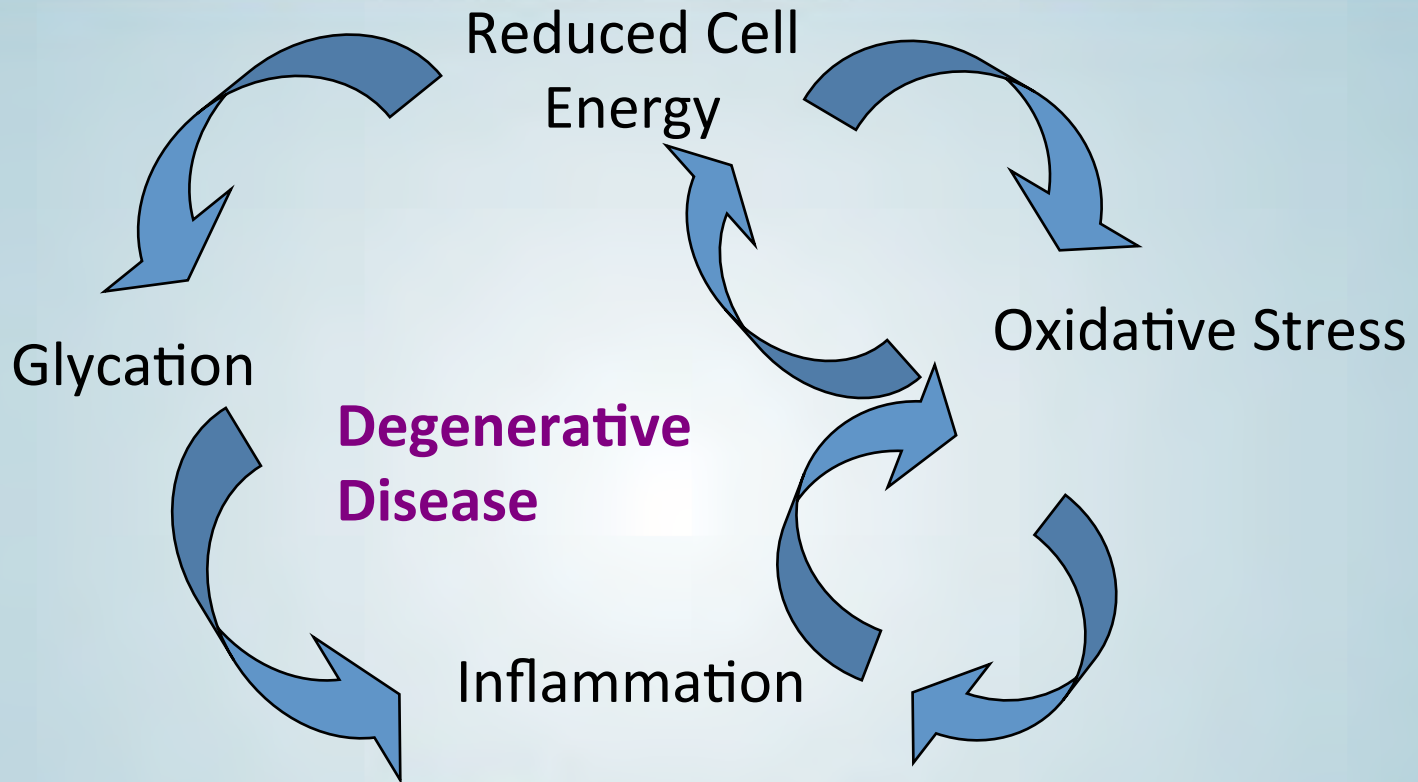
Glycation, Oxidative Stress, Energy  
Depletion, Inflammation

Alzheimer's



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Aging



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## Reversing Heart Disease

### Bulletin:

The disease that kills 28% of us...

**...is now REVERSIBLE!**



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# RETIREMENT SYMPOSIUM

## Extending the Vitality Curve

### Major Components

- Keep blood sugar low 24/7
- Avoid environmental exposure of pro-oxidant substances
- Enjoy daily exercise and make it vigorous several times a week.
  - Net antioxidant effect
  - Disease protective proteins
  - Maintains mitochondrial function
  - Helps maintain youthful hormone levels
- Supplement low hormone levels when the time comes
- Measure **and modify** all known disease risk markers
- Targeted nutritional supplementation
- **Nicotinamide Riboside (Niagen)**: 125mg, 1-2 capsules twice a day. Mimics the biochemical pathways of caloric restriction.



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# The Retirement Time Bomb



## Chances of Needing Long Term Care (LTC)

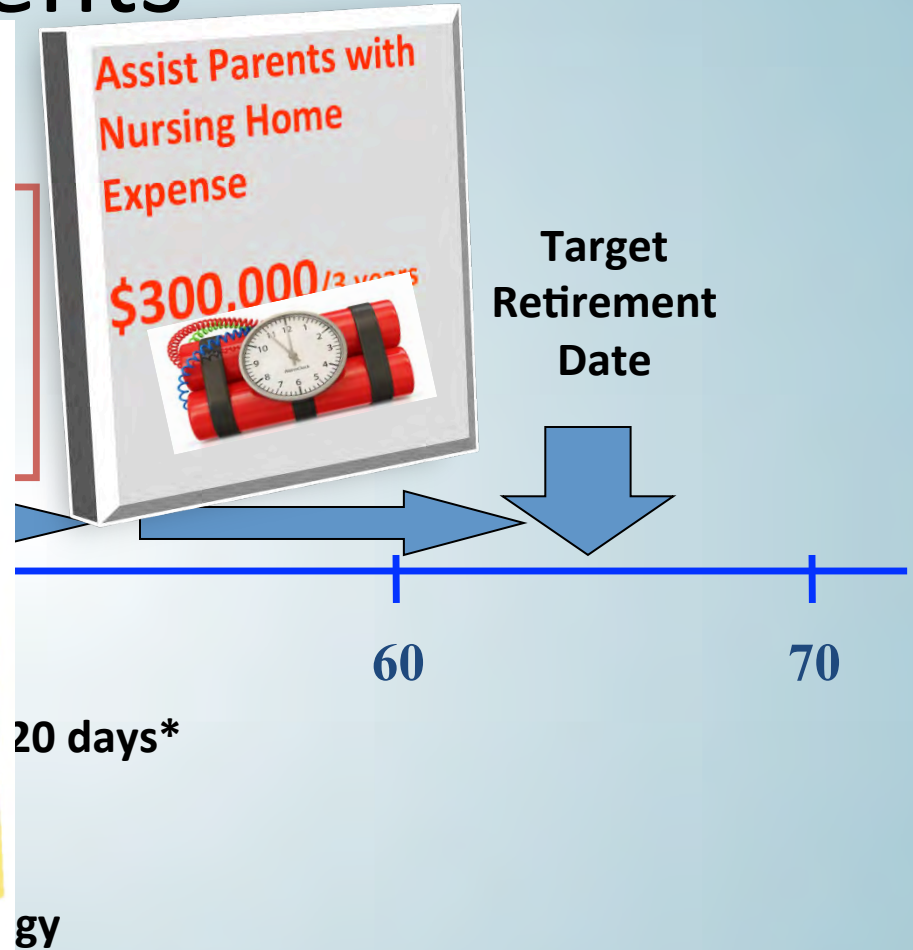
- “58% of men and 79% of women will require some form of long term care in their lifetime”
  - -- National Insurance Institute
- Average cost of Nursing Home Care:
  - \$94,000
  - Source: Mass Mutual, 2006, [http://www.massmutual.com/mmfg/pdf/nursing\\_home\\_cost.pdf](http://www.massmutual.com/mmfg/pdf/nursing_home_cost.pdf)
  - (Not including therapy, rehabilitation or medication)



# Life Events

Husband's Parents      Wife's Parents

70% will require some form of care



\*If followed by a long-term hospital stay



# Reverse Mortgage

The Journal of Financial Planning™ recently published a study, “Retirement Trends, Current Monetary Policy, and the Reverse Mortgage Market”

**Conclusion:**

“Current and future retirees face a series of challenges that will have a significant impact on their life in retirement.”



“...lack of planning and unrealistic expectations about future costs of basic health care and long-term care will place many retirees in an untenable financial position.”

“Current and future retirees need to re-examine their views and consider including a reverse mortgage as a part of their retirement plan.”

Source: <http://www.onefpa.org/journal/Pages/MAR14-Retirement-Trends,-Current-Monetary-Policy,-and-the-Reverse-Mortgage-Market.aspx>



# Reverse Mortgage

## Example 2:

- Borrower Age: 70
- Home Value: \$328,000
- Balance owed: \$0
- Cash at Close: \$102,729
- Additional after 1 year: \$68,486



Illustration is for educational purposes only and assumes a borrower age 70 who resides in CA, financed fees in the amount of \$10,600.95, an adjustable initial interest rate of 2.670% . Note: Rates may increase for adjustable rate loans. Rate quote generated on 12/11/13. Rates are subject to change. Contact a UFA Reverse Mortgage Consultant to obtain a proposal.

\* Loan amount subject to change daily with interest rates and margins.



# Win

## • The Parents



- Not a burden
- Quality of care
- Estate preserved

# Win

## Your Client



- Improved Financial Plan
- Inheritance secured
- Plan more secure

# Win

## You

- Better Plans
- LTC commission/ insurance production credits
- New potential assets
  - Parents
  - Siblings
  - CPA Referrals

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# ***Everything you've learned about Social Security planning is WRONG!***





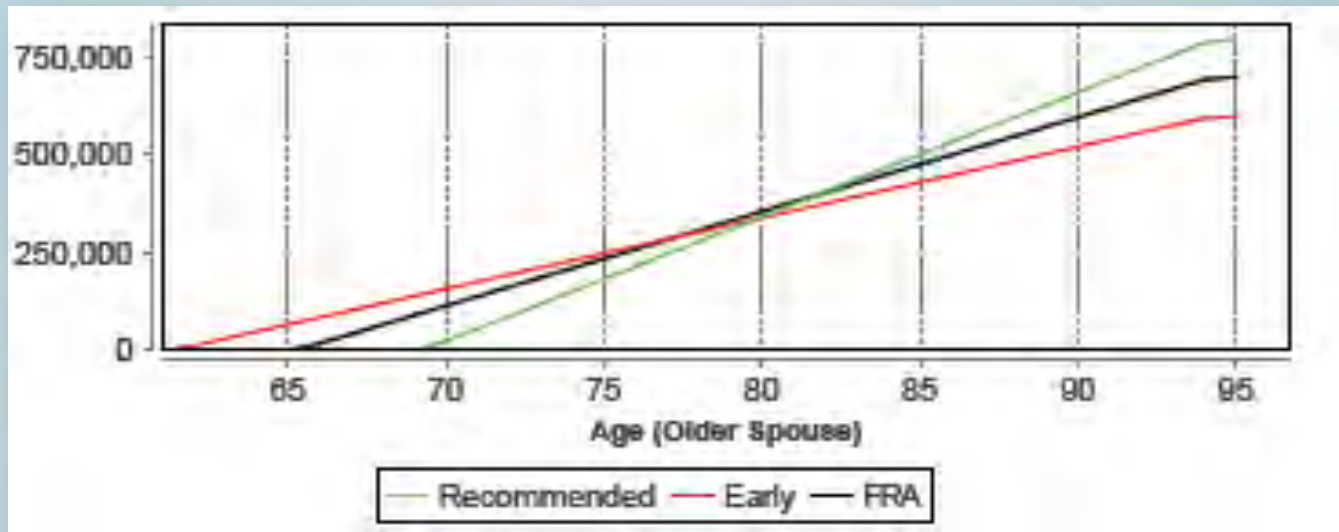
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## RETIREMENT SYMPOSIUM

### Cumulative Lifetime Benefits

if begun at 62 (early), 66 (FRA) and 70 (Recommended)



In this example, the difference between early and recommended is **\$198,000** based on a PIA of \$2,000 with a life expectancy of 95.

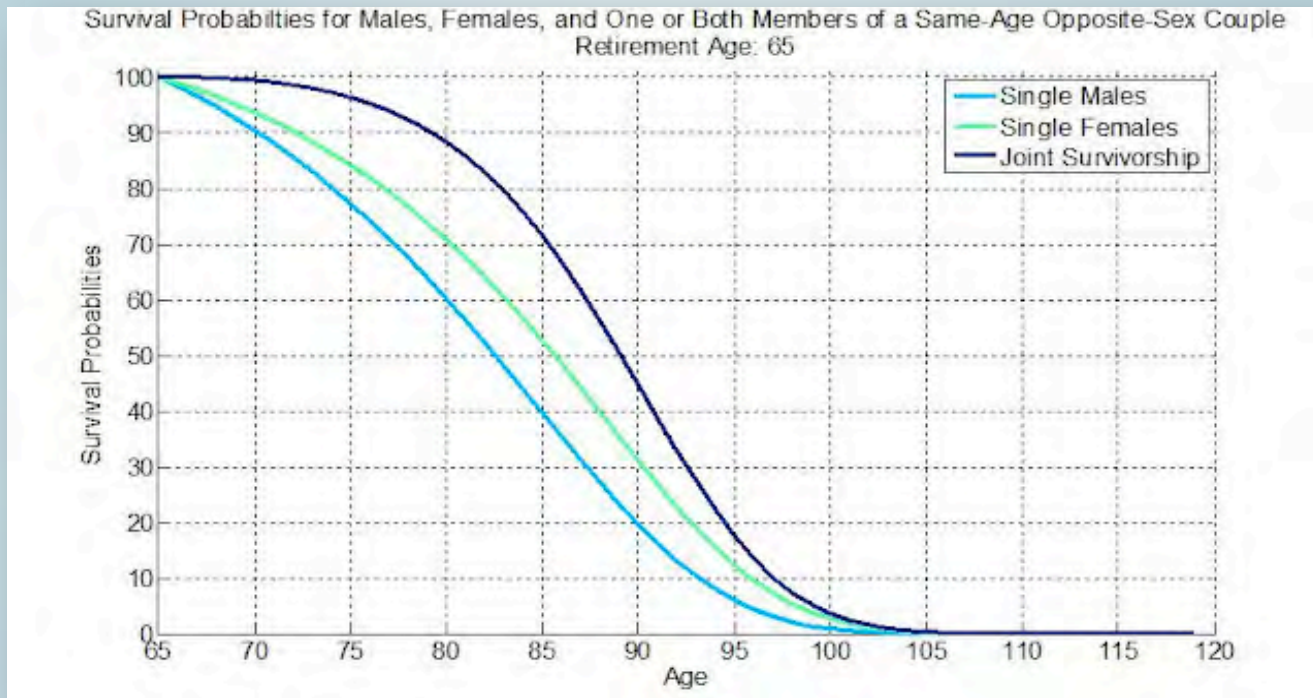
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# Financial Advisor RETIREMENT SYMPOSIUM

## Your clients underestimate their life expectancy



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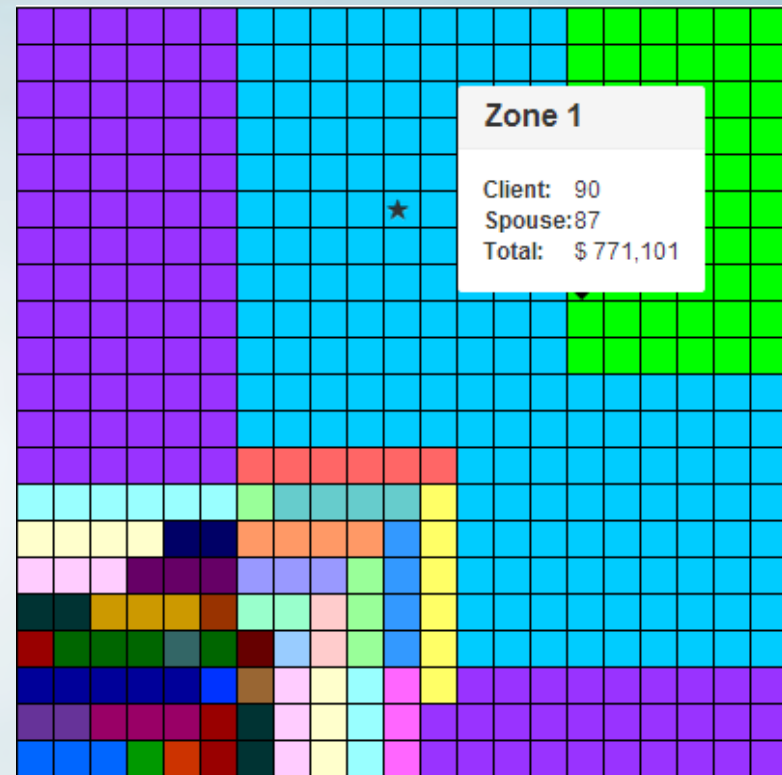
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## The Social Security RETIREMENT SYMPOSIUM

ZONE....

[www.SSanalyzer.com/Zone](http://www.SSanalyzer.com/Zone)  
to download whitepaper









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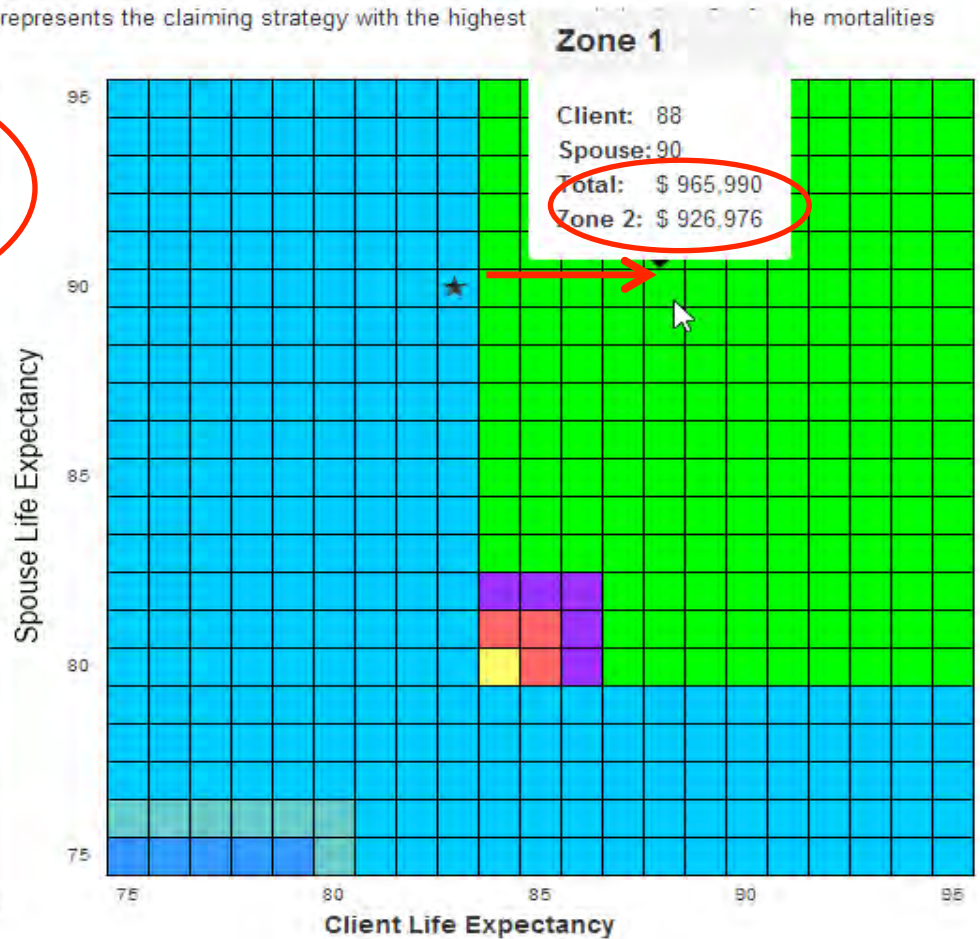
# RETIREMENT SYMPOSIUM

Compare claiming strategies over multiple mortalities. Each color represents the claiming strategy with the highest represented in each square.

1		Client 70 yrs	
<input type="button" value="Save"/>		Spouse 70 yrs	66 yrs
2		Client 70 yrs	66 yrs and 4 mnths
<input type="button" value="Save"/>		Spouse 62 yrs and 4 mnths	
3		Client 69 yrs and 9 mnths	
<input type="button" value="Save"/>		Spouse 70 yrs	66 yrs
4		Client 69 yrs and 3 mnths	
<input type="button" value="Save"/>		Spouse 70 yrs	66 yrs
5		Client 68 yrs and 9 mnths	
<input type="button" value="Save"/>		Spouse 70 yrs	66 yrs
6		Client 69 yrs and 6 mnths	66 yrs and 4 mnths
<input type="button" value="Save"/>		Spouse 62 yrs and 4 mnths	
7		Client 69 yrs	66 yrs and 4

Contrast Zone:

The ★ represents the mortalities entered in the Client Profile



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Visit us at Booth #1 for more information on the  
Social Security Zone™!

- ✓ If you purchase the SSAnalyzer through May 7<sup>th</sup>, you will receive our Social Security Zone™ Advisor Bundle
- ✓ Visit [www.SSAnalyzer.com/FARSbook](http://www.SSAnalyzer.com/FARSbook) to receive your FREE book!



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