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Dear NYSBA Webinar Attendee

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Please find attached several related articles that I thought would provide you with some additional background information on the subject matter I discussed today.

My point in providing you with this information is to make you aware of topics and strategies related to your, or a client's life Insurance portfolio that you might not be familiar with;

1. Many non-guaranteed Universal life Insurance policies are expiring prematurely due to years of reduced interest rates and neglect.
2. Life Insurance can now be used to pay for long term care expenses from the death benefit, and on a tax- free basis.
3. Life Insurance can be used to selectively pay to supplement an owners or Key persons retirement benefits on a discriminatory & tax advantaged basis

I'm happy to share my 35+ years, experience as an independent CFP and ABA author focusing on the topic of life Insurance and the lesser known 'Living Benefits' when one look at Life Insurance as an 'Asset Class'

Feel free to use me as a resource for any questions or additional materials needed.

Best Regards

Henry