



RETIREMENT & INSURANCE SERVICES, INC.

Hoss Retirement and Insurance Services, Inc.

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Life Insurance Policies

New life policies insurance companies are issuing can include Long Term Care (LTC) benefits. Basically you can add a Long Term Care rider on these policies and in the event that you should need care you can take a portion of your face amount toward your care so you don't have to lose your home and everything you've worked for all your life. If you choose to do a cash value policy then you may have access to your cash later and can take tax free loans to supplement your retirement or education for your children. In the event of your demise the policy can pay off a mortgage, income taxes on IRA's & 401K's or estate taxes. (as long as you don't pull out the cash values in lump sum that could cause income taxes) It's like having 3 policies in one. In My opinion, this may be one of the most appropriate policies you can buy since it takes care of so many different situations during lifetime or death!

** By calling us or giving us your name, phone number, & Email we can send a link to get a chapter of my book "Simple Strategies to Reduce Estate & Income Taxes" or an article that would address this issue. Our team can connect with you and help you accomplish all your goals and answer all your questions!

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Life insurance riders are additional modifications made to your life insurance policy that affect how the policy works. Life insurance riders add additional functionality to the basic policy, giving you features that would not be available otherwise. Rider cost money which increases the premium, making the policy more expensive.