

## Your Long Term Care Funding Options

	Self-insure Savings/Investments	Medicaid Welfare	LTC Insurance	Life Insurance w/LTC Rider	Deferred Annuity w/LTC Rider
Comprehensive Care <sup>1</sup>	No	No	Yes	Yes	Yes
Health Underwriting <sup>2</sup>	No	No	Yes	Yes	Yes, No <sup>2</sup>
Partnership Asset Protection <sup>3</sup>	No	No	Yes	No	No
Cost	\$200/day, \$6000/mo	Poverty level	\$2-3k/yr.	\$50k+ 1x pay, 3,5,7,10, lifetime pay	\$50k+ 1x pay
Money Back <sup>4</sup>	No	No	No	Yes	Yes
Money Source <sup>4</sup>	Cash	Cash	Cash	Cash, 401K, IRA <sup>5</sup>	Cash, 401K, IRA <sup>5</sup>

1. Comprehensive care includes: Home care, assisted living/residential care, nursing home, Alzheimer's facility.
2. Different LTC insurance companies have different guidelines. It is important to know who to apply to if there are health issues.  
Annuities with and without underwriting available in most states.
3. **Partnership** provides a 1:1 asset protection from Medicaid spend-down. Most but not all states offer this program.
4. You can take your money out anytime. Life insurance and annuities have different conditions/restrictions, **ask us** about these options.
5. 1035 Exchange (life to life or annuity, annuity to annuity). 401k/IRA maximum 60% of all qualified money can be used.