



Asset Based Solutions For Long-Term Care Planning

In the past, Long-Term Care planning (LTC) typically meant buying traditional insurance products; usually with “use or lose it” types of benefits. However, with the evolution of financial planning, a LTC plan should now be a component of your comprehensive plan and Asset-Based solutions are now an excellent planning option.

To ensure maximum planning flexibility, and multi-generational financial security, be sure to consider all of the advantages Asset-Based LTC solutions offer; including:

- 1. Cost Certainty:** *Asset-Based solutions allow your Long Term Care plan to be funded with a single deposit and guarantee that you avoid ANY future increases to the cost of a plan.*
- 2. Ultimate Flexibility:** *Asset-Based planning solutions may be designed to provide for LTC benefits, Lifetime Income while alive, and may include a residual death benefit as well.*
- 3. Maintain Control:** *Asset-Based solutions allow you to maintain control of your assets in the plan, and guarantee those dollars are returned if LTC not be needed or the plan is terminated.*
- 4. Asset Efficiency:** *Asset-Based solutions ensure your LTC plan dollars are working efficiently; creating a scenario where you can achieve multiple goals with a one convenient solution.*
- 5. Inflation Protection:** *Healthcare costs continue to increase every year, and Asset-Based solutions include options to mitigate the risk of rising Long Term Care costs in the future.*
- 6. Maintain Independence:** *A majority of those in need of LTC are receiving care in the home, and Asset-Based solutions offer liberal access to plan dollars, usually without a lengthy waiting period.*
- 7. Flexible Plan Design:** *Asset-Based solutions can be customized, providing flexibility to determine how long benefits should last, at what amount and even the type of care covered.*
- 8. Cost Savings:** *Plan costs can be reduced in a number of ways, such as healthy lifestyle or the inclusion of a spouse/partner.*
- 9. Ease Family Burdens:** *Care Services are included in many plan designs, to help families cope with the emotional, physical and financial strain associated with ongoing LTC needs.*

***There are a variety of ways to implement your Long-Term Care plan,
and Asset-Based solutions may be a perfect fit for your financial plan!!***