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!!*