

TYPES OF LONG-TERM CARE INSURANCE

TRADITIONAL LONG-TERM CARE INSURANCE:

Policies are typically purchased with a daily or monthly benefit amount for a set period of time. It is "use it or lose it" insurance – meaning if you never need the long-term care, the premiums you paid are not returned or passed on to heirs.



HYBRID LIFE INSURANCE WITH LONG-TERM CARE RIDERS:

This policy combines life insurance with long-term care coverage. The policy pays out a death benefit to beneficiaries. Still, if the insured needs long-term care, the policy can also provide funds for those expenses, typically by reducing the death benefit. If you never need long-term care, your beneficiaries still receive the death benefit. Therefore, it is not a "use it or lose it" policy like traditional long-term care insurance.



LONG-TERM CARE ANNUITIES:

A long-term care annuity combines an annuity with long-term care coverage. The individual invests a lump sum into the annuity, doubling or tripling the investment amount. If long-term care is not needed, any remaining funds can be passed on to heirs (not a "use it or lose it" policy).



THE ANNUITY EXPERT

Long Term Care Private Sector Elder Care Could Yield Multiple Benefits

RS Peters



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