

# MANY OPTIONS FOR LONG-TERM CARE COVERAGE

Long-term care policies\* have a wide array of features and restrictions.

TYPE OF POLICY			
TYPICAL FEATURES	HYBRID LONG-TERM CARE POLICIES	PERMANENT LIFE INSURANCE POLICIES WITH LONG-TERM CARE RIDERS	ANNUITIES WITH LONG-TERM CARE RIDERS
SCHEDULE OF PREMIUM PAYMENTS	Lump sum, or payments spread over a short span, e.g. 10 years	Lump sum, or payments over the course of a lifetime	Lump sum
DO YOU NEED TO PASS A PHYSICAL TO QUALIFY?	Yes	Yes	Some plans require you meet certain health criteria
RETURN-OF-PREMIUM OPTION	Yes	No	No, but many offer regular income payments

\*This chart provides a general outline of policy types and features. Long-term care policies, like most insurance products, vary from provider to provider.

# Policy Options In Long Term Care

**RS Peters**



## **Policy Options In Long Term Care:**

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