

# Types of Hybrid Long-Term Care Policies



## **Annuity With Long-Term Care**

Combines Annuity Product With Long-Term Care Rider; Annuity Payments Can Be Used for Long-Term Care



## **Asset-Based Long-Term Care Policies**

Leverages Existing Financial Asset (e.g., Life Insurance Policy or Annuity) For Long-Term Care



## **Life Insurance With Long-Term Care**

Combines Life Insurance With Long-Term Care Rider; Allows Access to Death Benefit for Long-Term Care

# Longterm Care Management Scope And Practical Issues

**Liying Dong**



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