



## Long-Term Care Insurance - Pay For It Yourself?

In our video entitled “Long-Term Care Insurance-Pay For It Yourself?” Hans and Tom discuss Long Term Care.

**LONG-TERM CARE INSURANCE-PAY FOR IT YOURSELF?**

<b>S.S.</b> <input type="checkbox"/>	<b>-SEE YOURSELF @ 85</b> - STILL MANAGING INVESTMENTS? - STILL PAYING YOUR OWN BILLS? - WILLING TO SPEND LARGE \$\$\$ ON SELF? - COGNITIVE DECLINE, HOW DOES THAT WORK?	<b>INCOME</b> <input type="checkbox"/>
<b>MED</b> <input type="checkbox"/>	<b>-INCOME TAX</b> - HOME HEALTH CARE + ASSISTED LIVING- TAX DEDUCTIBLE - BENEFITS FROM LTC INS ARE TAX EXEMPT - SELF PAY-USE THE IRA FIRST - WHICH INVESTMENTS TO SELL?	<b>ESTATE</b> <input type="checkbox"/>
<b>LTC</b> <input type="checkbox"/>	<b>-QUALITY OF CARE</b> - MOST LTC INS HAS CARE COORDINATION OPTIONAL - BEST CARE IS AT HOME FROM AGENCY - BEST FACILITY CARE FOUND THROUGH PROFESSIONALS	<b>TAXES</b> <input type="checkbox"/>
<b>401K/ IRA</b> <input type="checkbox"/>	<b>-TRANSFER OF RISK</b> - HOMEOWNERS INSURANCE - CAR INSURANCE - LIABILITY UMBRELLA - LIFE INSURANCE	

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# Caregiving Experiences



*Hans and Mary, with (left to right) Margot, Jimmy, Kathy, Johnny, and Audrey.*

