



# CARDINAL ADVISORS

## Can't Get Long-Term Care Ins Because of Your Health?

Hans and Tom use this board to discuss LTC in the video entitled "Can't Get Long-Term Care Ins Because of Your Health?".

**CANT GET LTC INS BECAUSE OF YOUR HEALTH?**

S.S. <input type="checkbox"/>	- HYBRID LTC ANNUITY / HYBRID LTC LIFE / TRADITIONAL LTC - COGNITIVE ASSESSMENT - QUESTIONS EVALUATE RECALL ABILITY - PHYSICAL ASSESSMENT - EXERCISES - BALANCE + MUSCLE STRENGTH			RHEUMATOID ARTHRITIS CHRONIC LIVER DISEASE CHRONIC KIDNEY DISEASE CANCER HEART DISEASE MULTIPLE SCLEROSIS PARKINSONS FIBROMYALGIA LONG-COVID TYPE 1 DIABETES	INCOME <input type="checkbox"/>
	NO ASSESSMENT FAILED ASSESSMENT \$100,000 - <del>\$140,000</del> \$2,333/MONTHLY 60 MONTHS	BETTER BENEFITS \$100,000 - <del>\$215,000</del> \$3,583/MONTHLY 60 MONTHS	BEST BENEFITS \$100,000 - <del>\$315,000</del> \$5,250/MONTHLY 60 MONTHS		ESTATE <input type="checkbox"/>
MED <input type="checkbox"/>	- LTC BENEFIT VESTING - 20% 40% 60% 80% 100% - <u>BENEFIT BASE</u> INCREASED 2% EACH YR 20 YRS - <u>BENEFIT BASE</u> INCREASED EACH YR WITH CASH VALUE ↑ - <u>BENEFIT BASE</u> INCREASED EACH 2 YRS WITH WELLNESS CREDITS - MONTHLY LTC BENEFIT PAID AS INDEMNITY - MONTHLY LTC BENEFIT PAID TAX FREE - UNUSED CASH VALUE PAID TO BENEFICIARY - TRANSFER OLDER ANNUITY INTO LTC ANNUITY			NOT AVAILABLE CALIFORNIA CONNECTICUT INDIANA MARYLAND MASSACHUSETTS NEW YORK VIRGINIA	TAXES <input type="checkbox"/>
LTC <input type="checkbox"/>					
401K/ IRA <input type="checkbox"/>					

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