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CLTC DIGEST

QUARTER ONE 2025

9 Tips for Successful Client Consultations

Navigating the LTCi Discussion

BY MARY SIZEMORE, CLTC®

INSIDER'S *Note*

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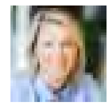

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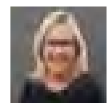

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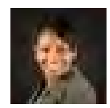

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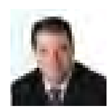

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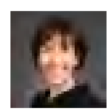

DIRECTOR OF EDUCATION
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Happy New Year!

At the end of last year, we invited CLTCs to write an article about the importance of extended care planning and what it means to them. We were more than pleasantly surprised by the response and happy to dedicate the first *Digest* issue of 2025 to their experiences, advice, and thoughts on this important topic.

Not surprisingly, our authors approached the topic of LTC from different perspectives. We have personal stories and professional advice. And we have a common theme: *planning is essential*.

Here is an opportunity to learn from other CLTCs. We are sure you will find something new to consider and quite possibly weave into your current process.

Enjoy!

Celeste
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TABLE OF *Contents*

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9 TIPS FOR SUCCESSFUL CLIENT CONSULTATIONS

Navigating the LTCi Discussion

By Mary Sizemore, CLTC®

Long-term care insurance (LTCi) provides critical financial protection for individuals requiring extended care due to chronic illness, disability, or age-related conditions. With an aging population and the rising costs of healthcare, there is a growing demand for LTCi products.

When meeting with a client to discuss LTCi, the goal is to build trust, educate them about their options, and help them make informed decisions. Both preparation and personalization are key to a successful meeting. Here are nine tips to prepare you for that all-important initial consultation.

TIP 1 EXPLORE YOUR CLIENT'S BACKGROUND

Before your meeting, gather any available information about the client and their background. If is your first interaction, try to obtain general details beforehand such as:

- Age, health, and marital status.
- Family history and obligations.
- Occupation and financial status.

This information helps tailor the conversation to their specific needs. CLTC offers a financial worksheet and comprehensive medical prescreen form accessible in the Client Engagement Tools section of their website. Please have your client return these completed forms to you prior to your meeting so you can prequalify them and pivot them to alternative products when appropriate.

TIP 2 Provide an LTC Overview

Many clients may not fully understand why they need LTCi or how it works. Use this meeting as an opportunity to educate them.

- Who needs long-term care and when.
- Cost of LTC and how it is paid for.
- Role of Medicare and Medicaid as they relate to LTC.
- What LTCi covers.
- Types of LTCi policies.

TIP 3 Talk Less, Listen More

Asking the right questions is crucial for uncovering the client's needs and concerns. Be sure to prepare a list of questions to help guide the conversation. Here are some potential questions to help you better understand their situation and recommend appropriate coverage:

- What are your current health and family health history like? (Review prescreen forms.)
- Have you experienced a caregiving situation within your own family?
- If something happened to you or your spouse and you needed care, what do you want that care to look like?
- Does your family live nearby and have the physical capacity to help?
- Have you earmarked assets or accounts that can be liquidated to pay for care?
- Are you looking to protect specific assets?
- What is your budget for insurance premiums?

> Preparation and personalization are keys to successful client meetings.

TIP 4 Offer Personalized Recommendations

Every client is unique and your recommendations should be, too. Based on the information you've gathered, offer a few LTCi options that can meet their needs. Whether it's a comprehensive plan or a smaller policy, explain why each option is a good fit. It's also helpful to show sample LTCi quotes that indicate estimated premium costs based on their age, health, and coverage choices.

TIP 5 Discuss Alternatives

Not every client will qualify for long-term care insurance. Be prepared to discuss alternative solutions.

- *Short-term care insurance (STC).* STC offers coverage for up to one year for assistance with ADLs or cognitive impairment. Policies are available up to age 89 and usually have simplified underwriting. However, STC is not available in all states.
- *Hybrid LTCi policies.* For clients hesitant about traditional long-term care insurance, a hybrid policy that combines life insurance or an annuity contract with long-term care benefits might be more appealing. Hybrid policies offer guaranteed premiums as well as a death benefit in the event the policy is not used. Additionally, depending on your client's health, underwriting may be more lenient.

TIP 6 Provide Visuals

Having the right materials at hand will make the meeting more productive. Providing brochures, case studies, and documentation that outline policy options, coverage details, and benefits for your client allows you to walk them through their options in a visual and easily understandable way.

TIP 7 Address Common Objectives

Clients may have concerns about LTCi, particularly regarding the cost. Be ready to handle common objections with thoughtful responses.

- *It's too expensive.* Help them understand that while premiums can be high, the cost of long-term care can be much higher without coverage.
- *I'm too young/healthy to worry about this.* Explain that buying coverage when they are younger and healthier can significantly lower their premiums, and waiting too long could limit their options.

TIP 8 Explain the Process

Explain the LTCi application and underwriting process. Many clients are unfamiliar with how long-term care insurance is underwritten, so be ready to explain the process. Let them know if they'll need to undergo an interview with the carrier, how long it takes to get approved, and what information they'll need to provide. Clear communication about the application process can help reduce any anxiety they might have about getting started.

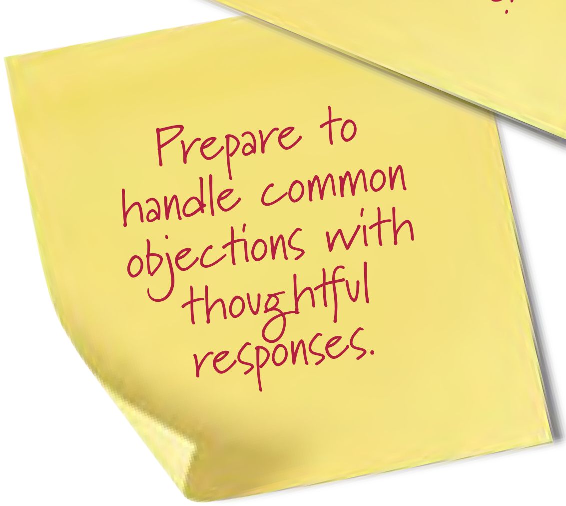
TIP 9 Set Clear Next Steps

End the meeting by setting clear next steps. Whether it's gathering more information, scheduling a follow-up meeting to review specific policies, or providing them with time to consider their options, make sure the client knows what to expect after the meeting. This helps keep the conversation moving forward.

It's important to keep in mind that not every client will be ready to purchase a policy right away. For clients who are hesitant, place them on a follow-up list and continue to be a resource to them. Our agency has had clients purchase LTCi as much as two to three years after the initial consultation, so be patient and don't write them off!

MARY SIZEMORE, CLTC®
Sale and Admin Coordinator
The Krause Agency

Mary joined the LTC Solutions team in 1997 before integrating into The Krause Agency in 2021. She has been a CLTC since 2007.With over 25 years of experience, Mary shares her industry knowledge by helping agents and their clients navigate various insurance products as well as by supporting, mentoring, and guiding her teammates. Mary appreciates every opportunity to be a part of helping people plan for their long-term care.



Medical Declination

DOES NOT HAVE TO BE THE END OF THE ROAD

By Patrick "PJ" Johnson

Have you ever worked with someone looking for LTC coverage but gave push back to an underwriting review? Or perhaps they had coverage previously declined and believed they were out of options? I had a client experience that took a unique path.

My divorced client "John" lived in Arizona and had one adult child, a daughter, living out of state. His situation left him without informal support should he one day need extended care. John had back issues and other health concerns. He wanted an extended care plan and funding source. John's initial solution was to apply for a Lincoln MoneyGuard product through his financial planner.

John asked me to walk him through the process and review all proposals along the way. He trusted his financial planner and they agreed on a five-pay, $20,000 per year plan. Each year John was going to take the money from his qualified IRA account (a taxable event) to pay for his premium. We spoke many times over three months. My last comment to John was, "When you get declined, give me a call; I have something new to show you."

John was ultimately declined by Lincoln and all the others. He was also unable to qualify for an LTC annuity because of his previous declines.

This led John and I to have many calls about a relatively new product: Bridge® by EquiTrust. I ran a few quotes so he could see how it worked. There were several features he liked about Bridge, including:

- John could not be declined.
- He could still receive ***tax-free*** LTC benefits while not burdening his daughter.
- Like other annuities, John's beneficiary would receive the account value if he never went on claim.
- There was the option to invest in the various S&P options, providing growth opportunities and the ability to further diversify his holdings.
- A $50,000 opening deposit plus the option to add to it.

In the end, John opted to go with Assured Allies' 30-minute cognitive and physical underwriting assessment to determine his underwriting class and amount of LTC benefits. He liked the product so much he chose to sell some real estate instead of using IRA proceeds. He opened the plan with $50,000 and added another $50,000 six months later.

Things got even better for John after he purchased the plan. The Bridge plan incorporated Assured Allies' NeverStop℠, a health and wellness feature available to all annuitants. John had multiple calls with a NeverStop health coach to discuss his wellness and longevity priorities. Continued involvement in the NeverStop program would also earn John additional LTC benefits.

Bridge® is an innovative solution designed to help clients achieve two primary objectives:

- **Age successfully and live independently.**
- **Protect and grow assets with benefits to pay for long-term care expenses.**

Should John go on claim someday, he'll benefit from Bridge's indemnity benefit—benefits will be paid monthly tax-free, meaning there will be no need for John (or his caregiver) to submit monthly expense receipts. The product is approved in 46 states and the issues ages are 55-80. There are three medical underwriting classifications: preferred, standard, and secure. The classification, along with age, determines the LTC benefit available.

John informed his daughter (the beneficiary) and his estate planning attorney of the Bridge plan and requested its inclusion in his estate documents.

Instead of walking away from a client that, on the face of it, didn't seem to offer much opportunity, I was patient, worked through his process, and ultimately found a solution that brought him great peace of mind. Something that should also be clear to his financial planner, estate attorney, and his daughter. All great additional relationships for me to have.

PATRICK "PJ" JOHNSON

PJ is an independent life insurance agent and distributes products on a wholesale and retail basis. He works with CPS Sacramento, a brokerage general agency, and recruits new producers. PJ also has a company called the RIA Colleague and works with RIA's that do not have a life insurance license. He acts as the client's insurance agent providing risk management solutions.

A Daughter-in-Law's Reflection

Firsthand Experience of LTCi at Work

By Tammy Marrs, CLTC®

On January 13, 1999, I sold an Allied Life long-term care insurance (LTCi) policy to my mother-in-law, Luella, who was widowed in August 1996. The annual premium was $1,719.13. My file noted:

- An $80 per day indemnity benefit.
- 10-pay option.
- Cost-of-living feature.
- Four-year benefit duration.
- An expectation the plan would be paid up in full in February 2008 (though the benefit would continue to increase due to the cost-of-living feature).

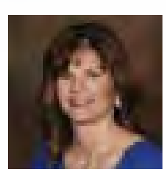
At the time, the $1,719.13 annual premium was a large expense for a woman on a fixed income; particularly given there was no guarantee she would need the plan. Luella purchased it because she had few resources of her own and valued the security it provided.

Each year when my mother-in-law paid her premium, we would evaluate the policy, the associated benefits, and why she needed to keep paying the premium. Eventually Allied exited the LTCi business leaving us to question the policy's necessity.

And then Luella had a medical episode that put her in the hospital. She was never the same and moved to an assisted living facility in August 2017. Initially, she was ineligible for benefits because she had lost only one of her six activities of daily living (ADLs). She needed help with bathing only. However, she could no longer think through everyday tasks such as cooking, cleaning, keeping a checkbook, etc. But those are classified as *instrumental* activities of daily living (IADLs), not ADLs.

In July of 2020 Luella fell and required aid of a walker until her death in July of 2024. During those four years we witnessed firsthand how the LTCi policy worked. At the time of her death, the cost of Luella's monthly care was $8,266.25. Her LTCi policy paid $8,398.21.

We were able to preserve Luella's assets because she had purchased LTC insurance. There is no question that Luella's foresight to purchase an LTCi plan made all the difference in our ability to provide her with care and dignity.



TAMMY MARRS, CLTC®
Owner, Ayres Insurance Agency, LLC

Tammy comes from a long line of bankers and was one herself for 33 years. In 1946 her grandparents started the J.R. Ayers Insurance Agency; Tammy renamed it the Ayres Insurance Agency in partnership with her father. Shortly thereafter, Tammy branched out into retirement planning, in addition to insurance, and now focuses her efforts on Medicare products and Retirement Planning.

Exploring Practical Applications of Extended Care Planning

By Matt Donaghue, CLU®, CFP®, CLTC®

This article explores the practical applications of extended care planning, also referred to as long-term care (LTC), showcasing how a multidisciplinary approach, coupled with a focus on the client's values, addresses the evolving needs of clients and the financial planning profession.

What is LTC Planning?

Long-term care planning refers to the process of preparing for the financial, emotional, and logistical needs that may arise if you or a loved one requires long-term care. This type of care is often needed due to aging, chronic illness, injury, or disability and includes services that help individuals perform basic daily activities, such as bathing, dressing, eating, or managing medications. LTC can be provided in various settings, including in-home care, assisted living facilities, nursing homes, or specialized care facilities.

Six Key Components of LTC Planning

1 CARE NEEDS ASSESSMENT

- Identifying potential care needs based on current health, family history, and lifestyle.
- Understanding the different levels of care, from in-home assistance to skilled nursing care.

2 FINANCIAL PLANNING

- Estimating the cost of care, which can vary widely depending on location and type of service.
- Exploring funding options, such as savings, insurance (e.g., long-term care insurance, hybrid life insurance policies), and government programs like Medicaid or Veterans Affairs benefits.

3 LEGAL PLANNING

- Creating legal documents, such as powers of attorney, advance directives, and living wills, to ensure wishes are honored.
- Structuring assets to qualify for Medicaid or other benefits, if necessary.

4 INSURANCE REVIEW

- Evaluating existing insurance policies, such as long-term care insurance or annuities with care riders, to cover potential costs.

5 FAMILY & SUPPORT NETWORK

- Discussing care preferences with family members to ensure everyone is aligned on expectations.
- Identifying who can provide care and what outside resources may be needed.

6 LIFESTYLE & HOUSING CONSIDERATIONS

- Deciding where care will be provided—whether at home, in a family member's home, or in a professional facility.
- Making modifications to homes to support mobility and safety, if needed.

Why LTC Planning is Important

- *Financial Security.* Long-term care costs can be significant, often depleting savings if not planned for.
- *Reduced Family Stress.* Clear plans ensure that family members know the care recipient's wishes, reducing the burden of making difficult decisions during a crisis.
- *Preservation of Independence.* Proper planning allows individuals to maintain as much control as possible over their care and living situation.
- *Access to Better Care.* Planning ahead provides more choices and ensures the ability to afford quality care when needed.

LTC planning is a critical aspect of financial and estate planning. It not only protects assets but also ensures dignity and comfort in later stages of life.

Funding LTC

Comprehensive Strategies & Tax Implications

LTC is an essential consideration in financial planning, particularly as individuals age and face the possibility of requiring assistance with activities of daily living (ADLs) such as bathing, dressing, and eating. Funding LTC can be a significant financial burden, but understanding the available strategies—savings, annuities, hybrid-life insurance, and LTC insurance (LTCi)—can help individuals make informed decisions. Each option has distinct advantages, drawbacks, and tax implications. This essay explores these options in depth to provide a comprehensive guide to funding LTC.

Rising Costs of LTC

The cost of LTC varies depending on the type of care required and geographic location. According to the Genworth Cost of Care Survey, the national median monthly cost of care in the United States is approximately:

- $4,500 for home health aides
- $4,750 for assisted living facilities
- $9,000 for private rooms in nursing homes

These costs are projected to rise due to inflation and increased demand from an aging population. Early planning can help individuals and families prepare for these expenses.

Understanding the Scope of LTC Needs

Approximately 70% of people over age 65 will require some form of LTC during their lives. The duration of care varies, with some requiring only short-term support and others needing years of assistance. Having a plan to fund these needs is critical to ensuring quality care without depleting other financial resources.

Savings

The Foundation of LTC Funding

Savings is often the first method people consider for funding LTC. While simple and straightforward, it requires disciplined financial planning and an understanding of potential tax implications.

Advantages of Savings

- *Flexibility.* Savings can be used for a wide range of care options, from in-home care to assisted living facilities.
- *Control.* Funds are accessible and can be allocated based on immediate needs.
- *No Underwriting Requirements.* Unlike insurance products, savings accounts do not require medical underwriting or have age restrictions.

Drawbacks of Savings

- *High Accumulation Needs.* The amount required to self-fund LTC can be substantial, particularly if care is needed for an extended period.
- *Opportunity Costs.* Funds earmarked for LTC may not be available for other financial goals.
- *Inflation Risk.* Savings may lose purchasing power over time if not properly invested.

Tax Analysis of Savings

- *Taxable Interest & Dividends.* Interest earned on savings accounts and dividends from investments are generally taxable as income.
- *Capital Gains Tax.* Withdrawals from investment accounts may trigger capital gains tax.
- *No Tax Deductions.* Unlike insurance premiums, savings contributions do not offer tax benefits.

Annuities

Income for Life

Annuities are financial products that provide a guaranteed income stream, often used for retirement planning but also applicable to funding LTC.

Types of Annuities

- *Immediate Annuities.* Provide income payments shortly after a lump-sum investment.
- *Deferred Annuities.* Allow funds to grow tax-deferred until payouts begin.
- *LTC Riders.* Some annuities include riders specifically designed to cover LTC expenses.

Advantages of Annuities

- *Guaranteed Income.* Provides a reliable source of funds for LTC.
- *Tax-Deferred Growth.* Earnings accumulate tax-deferred until withdrawal.
- *Optional Riders.* LTC riders can double or triple payouts for qualifying expenses.

Drawbacks of Annuities

- *High Costs.* Annuities can have high fees and surrender charges.
- *Limited Liquidity.* Funds are often inaccessible without penalties.
- *Complexity.* Understanding annuity terms and conditions can be challenging.

Tax Analysis of Annuities

- *Tax-Deferred Growth.* Earnings are not taxed until withdrawn, offering potential for compounded growth.
- *Taxable Withdrawals.* Distributions are taxed as ordinary income.
- *Exclusion Ratio.* A portion of annuity payments may be tax-free, representing a return of principal.

Hybrid Life Insurance

Dual Benefits

Hybrid life insurance combines life insurance with LTC benefits, offering financial protection in multiple scenarios.

Types of Hybrid Life Insurance

- *Linked-Benefit Policies.* Combine a life insurance policy with an LTC rider.
- *Accelerated Death Benefit Riders.* Allow policyholders to use a portion of the death benefit for LTC.

Advantages of Hybrid Life Insurance

- *Dual Purpose.* Provides a death benefit and LTC coverage.
- *Tax-Free Benefits.* LTC benefits are typically paid tax-free.
- *No "Use-It-Or-Lose-It" Risk.* If LTC is not needed, beneficiaries still receive the death benefit.

Drawbacks of Hybrid Life Insurance

- *High Premiums.* Premiums can be significantly higher than standalone life insurance.
- *Reduced Death Benefit.* Using LTC benefits reduces the amount left for beneficiaries.
- *Limited Flexibility.* Benefits may not cover all types of care or expenses.

Tax Analysis of Hybrid Life Insurance

- *Tax-Free LTC Benefits.* Payments for qualified LTC expenses are generally tax-free under IRS guidelines.
- *Tax-Free Death Benefits.* Beneficiaries receive the remaining death benefit tax-free.
- *No Tax Deductions for Premiums.* Premiums are not tax-deductible.

LTC Insurance (LTCi)

Comprehensive Coverage

LTCi is specifically designed to cover expenses associated with long-term care.

Types

- *Traditional Policies.* Offer coverage for a range of services, including in-home care and nursing facilities.
- *Partnership Policies.* Allow policyholders to protect assets while qualifying for Medicaid.

Advantages

- *Comprehensive Coverage.* Covers a wide range of care options and services.
- *Customizable Policies.* Policyholders can choose benefit amounts, durations, and elimination periods.
- *Inflation Protection.* Options to increase coverage over time.

Drawbacks

- *High Premiums.* Costs can be prohibitive, particularly for older applicants.
- *Health Underwriting.* Coverage may be denied for pre-existing conditions.
- *"Use-It-Or-Lose-It" Risk.* Benefits are forfeited if not used.

Tax Analysis

- *Tax-Deductible Premiums.* Premiums may be deductible as medical expenses, subject to IRS limits.
- *Tax-Free Benefits.* Benefits received for qualified LTC expenses are generally tax-free.
- *Health Savings Accounts (HSAs).* HSA funds can be used to pay premiums tax-free for eligible policies.

How to Discuss LTC Planning with Clients

Financial planners and insurance agents play a critical role in guiding clients through long-term care planning. Effective discussions should include the following steps:

- *Educate Clients.* Begin by explaining the potential costs of long-term care and the probability of needing it. Use data to illustrate the financial impact on retirement savings.
- *Understand Goals & Preferences.* Ask open-ended questions to understand the client's preferences, such as staying at home versus moving to a facility.
- *Present Options.* Clearly outline all available funding options—savings, annuities, hybrid life insurance, and LTC insurance—and their tax implications.
- *Customize Recommendations.* Tailor solutions based on the client's financial situation, health status, and risk tolerance.
- *Review Regularly.* Revisit the plan periodically to account for life changes, inflation, or new financial products.

Why LTC Planning is Vital to a Financial Plan

Protecting Assets

Long-term care expenses can quickly deplete retirement savings, leaving little for other financial goals or legacies. Including LTC planning in a financial plan helps protect assets and ensures financial stability.

Ensuring Quality of Care

Planning ahead allows individuals to access higher-quality care and maintain their dignity. It also alleviates the burden on family members, who might otherwise become caregivers.

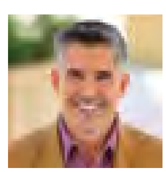
Enhancing Peace of Mind

A comprehensive LTC plan reduces uncertainty and provides peace of mind for individuals and their families, knowing that future care needs are addressed.

Long-term care planning is a critical component of risk management and retirement planning. It is considered the most overlooked aspect of insurance and financial planning in our country.

Why Work with a CFP®, CLU®, or CLTC® When LTC Planning?

Long-term care (LTC) planning is one of the most complex and significant aspects of financial planning. It involves navigating not only the high costs of care but also understanding evolving health needs, available funding options, and tax implications. Selecting the right professional can make a substantial difference in achieving a client's financial and healthcare goals.



MATT DONAGHUE, CLU®, CFP®, CLTC®

Matt is a distinguished financial professional with over 20 years of experience in the financial services industry. He serves as a managing member of Mission Financial Planners and the Valero Insurance Agency, where he provides innovative, client-centric solutions tailored to the diverse needs of individuals and businesses. Based in San Antonio, Texas, Matt's impressive list of credentials highlights his dedication to excellence across multiple domains of financial planning.

Lessons From the Heart

A Son's Story

By Brett C. Kulman, CLTC®, CSA

I loved my mother; she was the best. I am the oldest (and first born son) of three very close siblings. My sister lived two towns over from Mom. I lived an hour away and my brother was two hours away. Our closeness as siblings was helpful as we faced major decisions about our mother's care.

> **My brother, sister, and I unwittingly found ourselves among the "sandwich generation"—middle-aged adults (typically 40-50) simultaneously caring for elderly parents and their own children—pulled in multiple directions.**

I remember my father repeatedly telling me prior to his passing that something was off with Mom. He'd said, "All she does is sit in a chair and stare into space." Mom was eventually diagnosed with dementia, a dreadful disease that worsens over time.

She was a real go-getter. When I was young, Mom was an elementary school teacher. Later she owned her own antiques business, then became an interior designer. Mom also successfully led a 40-plus year career as a real estate broker. (She was always a top agent in her office.)

I have been in this business for over 30 years. Once I became a Certified in Long-Term Care® (CLTC®) specialist, I realized the importance of extended care coverage. My wife and I purchased policies almost 23 years ago—it's never too soon. I had my parents apply too. Mom was approved, Dad was not; he was uninsurable due to some health issues.

My parents were married almost 60 years before my father passed away. He had a stroke in the emergency room on a Wednesday and passed away that Saturday. In hindsight, it was a blessing in disguise. My last words to my father were, "I love you" and "Pop, we got this."

My siblings and I promised our father we would never put Mom in a nursing facility. So after Dad passed and Mom was no longer safe living alone because of her dementia, we filed a claim to access her long-term care insurance benefits. We had to find Mom 24/7 homecare through an agency.

Over time for a variety of reasons, we went through the stress of numerous changes in agency care providers. At $560 per day (and extra for holidays), it was a monumental expense. Mom's policy did not cover the full amount of her long-term care.

WHEN SOMEONE STATES THAT LTCI IS *TOO EXPENSIVE*, I REPLY, **"COMPARED TO WHAT?"**

So what happens without coverage? A person automatically self-insures. In insurance terms, your deductible equates to your net worth. Assets are often liquidated to pay for care. This also leads to selling assets at the wrong time, triggering unnecessary taxes. Once "spend-down" occurs, the care recipient may be eligible for Medicaid (welfare). But is spending down what people want—or deserve—after working hard for years to accumulate wealth? There are many potentially bad outcomes with self-insuring.

Unfortunately, Mom had only a three-year benefit period. We could not continue using the agency once the insurance benefit ran out; it was just too expensive.

Had we not parted ways with the agency, all of Mom's remaining funds would have rapidly depleted. We could have been forced to sell her apartment and then where would she have lived? In addition to dementia, Mom also had mobility issues. She needed the use of a walker or wheelchair. All three of us siblings were unable to accommodate her accessibility needs in our homes.

Fortunately the cost of Mom's care was cut in half with "private pay" and she was able to remain in her home.

Sadly, too often long-term healthcare needs devastate the overall financial and emotional well-being of the remaining family. As I look back over **all** the years, **all** the decisions, and **all** the money that was been spent, it would be a whole different story if our mother had not had long-term care insurance. I can only imagine the additional turmoil if my siblings and I had not been willing to work together to provide our mother the best care possible.

BRETT C. KULMAN, CLTC®, CSA

Brett is a Financial Advisor at Wealth Advisory Group, LLC in New York City. He is focused on helping clients face the future with confidence and security. Brett holds a bachelor's degree from Tulane University and an MBA from Adelphi University in banking and money management.