**LONG TERM CARE (LTC) FUNDING OPTIONS PRESENTATION**

**Long Term Care protection is a vital component of a person’s overall financial health, yet it is often ignored or avoided. It is often also the case that people will simply say “I heard it is too expensive”. But without doing long term care planning, those same people may likely put themselves and their families in financial jeopardy.**

**With those thoughts as background, this LTC Funding Options presentation has been developed to provide useful information so that people may better understand the subject more fully.**

**Mark Gottlieb of Gottlieb Insurance Advisory will be the presenter. He has twenty years of experience as a Long-Term Care insurance professional, and is knowledgeable re: all of the various types of policies being offered by insurance companies, as well as re: other things to consider when undertaking LTC planning.**

**Subjects to be discussed during this 2-hour seminar include:**

* Why the need to consider options for covering the costs of an extended need for care
* What are the costs associated with an LTC/extended care episode
* How does Long Term Care Insurance work and what services does it covers
* Why Buy/Why Not Buy
* The 2 Greatest Objections to buying coverage
* Policy features between companies/features to be aware of
* Description of Policy Types/Options – “traditional”; “hybrid
* Qualifying for Coverage/underwriting issues and disqualifiers
* Alternative options (to LTC insurance) for funding LTC costs
* Information for Those Who Already Own a Policy – policy triggers; outlines of coverage; addressing the issue of increasing premiums.
* The use of Medicaid Compliant Annuities in preserving assets while receiving care