

# Creative Options for Successful Long Term Care Insurance Planning

## Outline

- The Reality of Care 15 minutes
  - Informal Care
  - Home Care
  - Facility Care
  
- The Effects of the Pandemic 10 minutes
  - Costs
  - Planning
  
- A Changing Market 5 minutes
  - Fewer Companies
  - Underwriting Challenges
  
- Federal Involvement? 5 minutes
  - New Proposals
  - WA Cares Fund...More States to follow?
  
- Funding Options for Smarter Planning 15 minutes
  - Single Premium or Recurring
  - 1035 Exchange
  - Inherited IRA
  - Qualified Money