

# Discussing the Key Questions

LTCi is not a one-size-fits-all product. Many options are available making it possible to tailor coverage for your specific needs. To decide what policy, carrier, and benefit level will be best, here are the key questions we will review:

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## Type of Product

- What are the advantages of hybrid LTCi?
- What are the advantages of traditional LTCi?
- Is a Partnership policy important for your situation?

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## LTCi Coverage

- What monthly benefit is right for where you live?
- What is the pricing for different benefit periods?
- Is inflation protection included and how does it work?

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## Tax Strategies

- What type of policy is best if you are self-employed?
- What type of policy is best if you pay with HSA money?
- Can you transfer cash value life insurance/annuity to LTCi?

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## Other Topics

- What is the right age to purchase LTCi?
  - Should you keep your existing LTCi or start over?
  - How do you evaluate the financial strength of carriers?
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Working through the subjects listed above may take several conversations. Also, input from your financial planner and/or accountant can be helpful.