



---

## **Long Term Care Planning for The Business Owner**

---

- ☑ Asset protection on a tax advantaged basis and you do not have to include the employees
- ☑ Potential extent of asset protection: \$3,000,000 - \$5,000,000 per family
- ☑ Ability to create employee classes to discriminate and reward important employees
- ☑ Ability to customize insurance designs for specific employee classes
- ☑ Ability to obtain long term care insurance protection with Simplified Issue Underwriting—now most people are insurable
- ☑ Ability if desired to put in place a totally voluntary program for the remaining employees
- ☑ Obtain 5% discounts on premiums
- ☑ Ability to work with an experienced expert in long term care planning and insurance
- ☑ Filing Federal taxes as an S Corp, Partnership, C Corp or Sole Proprietor – take advantage of meaningful tax deductions