



5 WAYS TO PROTECT YOUR ESTATE FROM LONG-TERM CARE COSTS

Nearly 70 percent of Americans turning 65 today will need some form of long-term care before they die. The median cost of a semiprivate nursing home room is now \$114,975 a year.

1. Insure the Risk

Long-term care (LTC) insurance (or a hybrid life/LTC policy) shifts the cost of care off your income and savings and onto an insurer, for a price you pay now instead of one your family pays later.

2. Keep Assets Liquid and Accessible

Cash and brokerage accounts can be tapped fast. Real estate and family businesses cannot. Review account ownership and beneficiary designations to ensure that funds are actually available when care starts.

3. Plan for Public Benefits Early

Medicaid can cover long-term care costs, but strict asset limits and look-back rules apply. Organizing assets before care is needed preserves more of your wealth, protects your spouse's finances, and gives you more options if a crisis occurs.

4. Use Asset Protection Trust Planning

A specially structured trust, like a Medicaid Asset Protection Trust (MAPT), which is set up years in advance, can shield savings from care costs while providing thoughtful estate planning for you and your loved ones. Timing is everything, and you will have more options the earlier you plan.

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*No single strategy covers every risk, but the right combination
can protect your family's future.*