

# Traditional Long-Term Care vs. Combo/Linked Policy

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**A KEY ESTATE  
PLANNING GUIDE**

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# What's the difference between a Traditional LTCI policy and a Combo/Linked LTCI Policy

- There are benefits and drawbacks to all choices and this one is no different
- Benefits of a Traditional LTCI policy. Inflation option, a larger benefit, Marital discounts, Tax Credits and Premium Deductions
- Detriments of a Traditional LTCI policy. If you don't use the benefit , you lose the benefit, Premiums Not guaranteed.
- Benefits of a Combo Linked Policy, If you don't use it your beneficiaries get the death benefit tax free, Premiums guaranteed
- Detriments of a Combo Linked Policy, More expensive in many cases, No tax credits or deductions nor marital discounts.
- Depends on client's goals, do they want more for themselves or for their beneficiaries.
- Best way to determine is to run costs for each type then see which provides best cost-efficient purchase based on medical rating.

# Additional information

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