Strategic LTC planning: Protect wealth, preserve legacy & create tax efficiencies

As a financial professional, you know that wealth doesn't eliminate risk — it reframes it. Long-term care (LTC) planning is often overlooked by high-net-worth clients who may assume their assets will cover future care needs. But the reality is more complex. Without a plan, LTC costs can erode estates, disrupt legacy intentions, and place emotional and financial strain on families.

November is Long-Term Care Awareness Month — an ideal time to initiate meaningful conversations with your affluent clients. It's not just about whether they can afford care but also whether their current plan aligns with their broader goals. LTC insurance strategies can help clients protect their wealth, preserve their legacy and create tax efficiencies — all while leveraging a familiar wealth-building concept: using *other people's money* to protect their own.

Let's help shift the narrative from "you can afford it" to "you have better options." Guide your clients toward LTC strategies that support their future.

- Planning for LTC with "OPM:" A high-net-worth *strategy*

2026 LTC tax updates

The IRS per diem limit for long-term care (LTC) benefits will be increased by $10 per day for 2026. The eligible LTC premium limits will also increase for all age brackets. These increases reflect the IRS's annual adjustments for inflation and help policyholders better plan for rising care costs. Here are the details:

- **LTC per diem limit:**
  - Will increase to **$430/day** in 2026 (up from $420/day in 2025)
- **Eligible LTC premium deductions by age:**

Age at end of tax year	**2026**	2025
40 and younger	**$500**	$480
41 to 50	**$930**	$900
51 to 60	**$1,860**	$1,800
61 to 70	**$4,960**	$4,810
71 and older	**$6,200**	$6,020

Our guide has been updated to reflect these 2026 LTC per diem and eligible LTC premiums: BYA: LTC riders

In other news

Check out our timely insights and strategies to support meaningful year-end planning conversations. These ideas are designed to help close out the year with confidence and provide valuable perspective for clients making important year-end decisions.

- Year-end planning strategies 2025

Central Intelligence

Stay informed on important court rulings and legislative updates that can affect our industry. Each month, this publication summarizes topics that can directly impact your business. This issue includes:

- Tax Court rejects claim that civil fraud penalties require a jury trial
- Supreme Court agrees to hear case regarding property tax foreclosure suit
- IRS releases new Form 706
- Senator Wyden introduces "*Billionaires Income Tax Act*"

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