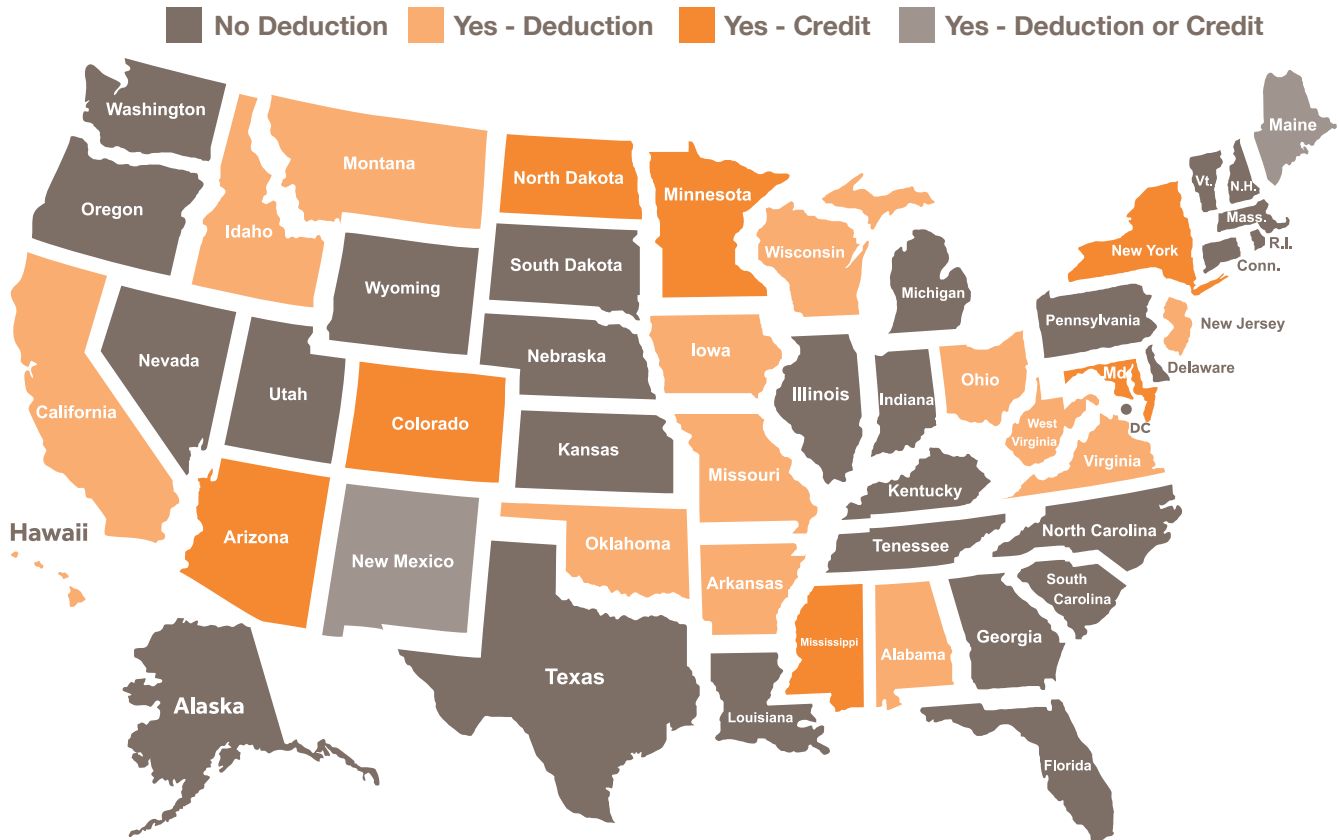


STATE-LEVEL TAX INCENTIVES FOR INDIVIDUALS

Several states offer tax incentives that encourages the purchase of long-term care insurance. These incentives are usually offered in the form of a tax credit or deduction and are in addition to the Federal individual tax incentives described above.

This information is based on our understanding of applicable law, which is subject to change. These state tax incentives are subject to conditions and/or limitations under applicable law. Consult your tax advisor, your state Department of Taxation, or your state Department of Health and Human Services for details about potentially available state-specific tax credits or tax deductions.



AK	No	No Deduction	KY	No	No Deduction	NY	Yes	Credit
AL	Yes	Deduction	LA	No	No Deduction	OH	Yes	Deduction
AR	Yes	Deduction	MA	No	No Deduction	OK	Yes	Deduction
AZ	Yes	Credit	MD	Yes	Credit	OR	No	No Deduction
CA	Yes	Deduction	ME	Yes	Deduction or Credit	PA	No	No Deduction
CO	Yes	Credit	MI	No	No Deduction	RI	No	No Deduction
CT	No	No Deduction	MN	Yes	Credit	SC	No	No Deduction
DC	No	No Deduction	MO	Yes	Deduction	SD	No	No Deduction
DE	No	No Deduction	MS	Yes	Credit	TN	No	No Deduction
FL	No	No Deduction	MT	Yes	Deduction	TX	No	No Deduction
GA	No	No Deduction	NC	No	No Deduction	UT	No	No Deduction
HI	Yes	Deduction	ND	Yes	Credit	VA	Yes	Deduction
IA	Yes	Deduction	NE	No	No Deduction	VT	No	No Deduction
ID	Yes	Deduction	NH	No	No Deduction	WA	No	No Deduction
IL	No	No Deduction	NJ	Yes	Deduction	WI	Yes	Deduction
IN	No	No Deduction	NM	Yes	Deduction or Credit	WV	Yes	Deduction
KS	No	No Deduction	NV	No	No Deduction	WY	No	No Deduction

State deductions and credits have become dynamic in nature. Therefore, we recommend that you confirm with your tax advisor or Dept. of Insurance in your State for the most recent information. Map expires 02.15.2025