Individual Annuities

TheStandard®
Positively different.

MEDICAID COMPLIANT ANNUITIES NOW AVAILABLE

How Immediate Annuities Can Help

"The cost of receiving care in a setting such as an assisted living facility or nursing home is dramatically increasing." [1]

Outliving one's income continues to be a significant concern of retirees. This is especially true if health issues come into the picture. In a matter of months, the cost of care in a nursing home can be financially devastating.

Turn To The Standard

Immediate Annuities are often a good tool to use for part of your Medicaid planning. Though regulations vary from state to state, assets placed within an immediate annuity are considered income and no longer count as available assets when qualifying for Medicaid assistance.

More often than not, the goal is to qualify the institutionalized spouse for immediate Medicaid eligibility in order to pay for long-term care, while providing the community spouse with sufficient income and resources to maintain his or her lifestyle.

Income derived for the benefit of the community spouse is provided by a Medicaid-compliant annuity from The Standard. Elder Care attorneys are a great lead source and are looking for this type of product to help their clients with Medicaid planning.

**Call
800-933-5491**

CPS
SPECIAL RISK SERVICES

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1. Nursing Home Costs Continue Upward Trend." AnnuityNews.com., 09 Apr. 2013. Web.

The Standard has maintained an "A" rating or higher from A.M. Best for more than 75 years.
In all Medicaid planning scenarios, work with a qualified Elder Care Attorney.
Availability and eligibility vary by state.