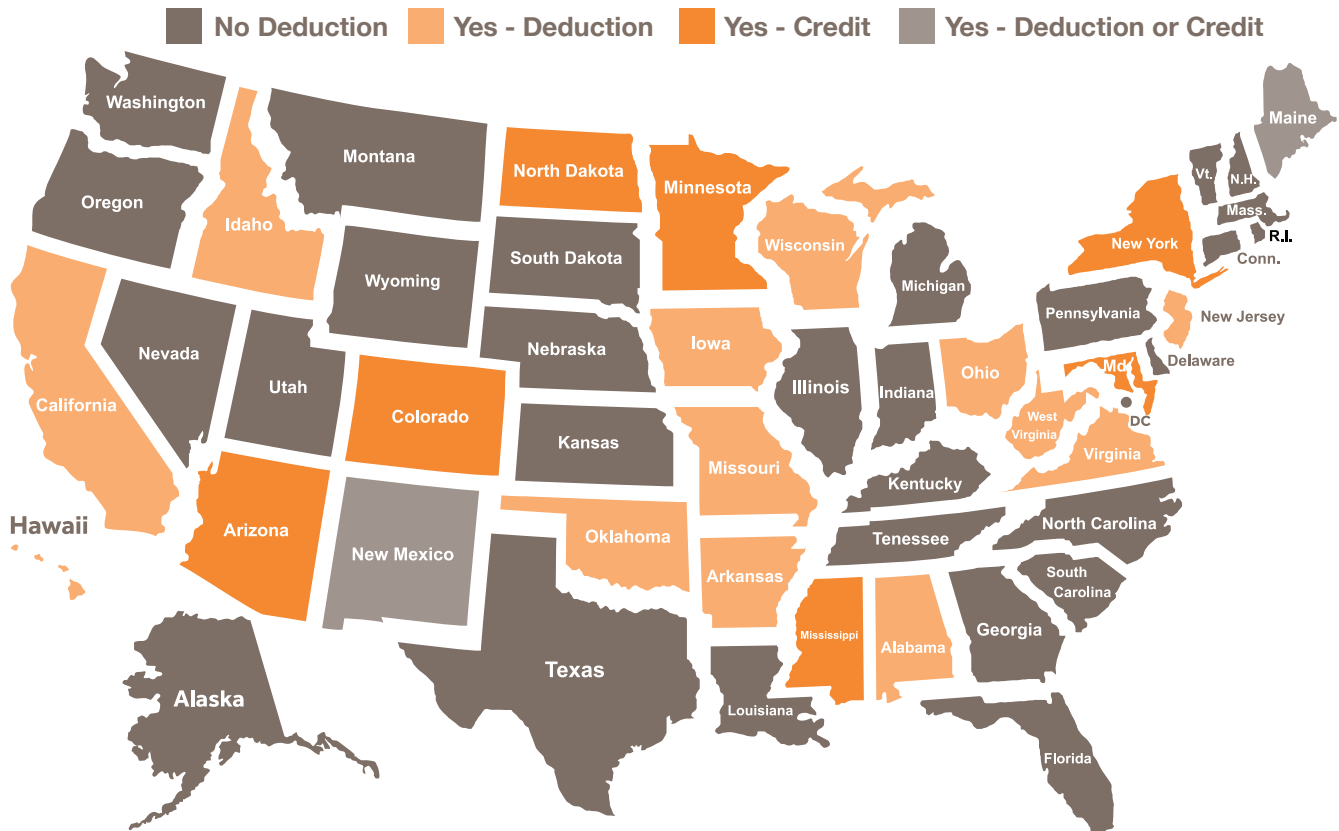


# STATE-LEVEL TAX INCENTIVES FOR INDIVIDUALS

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.



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