



OFFICE OF
CHIEF COUNSEL

DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE
WASHINGTON, D.C. 20224

July 15, 2005

Number: **INFO 2005-0194**
Release Date: 9/30/05
CONEX-131942-05/CC:ITA
UIL: 9999.98-00

The Honorable Jo Bonner
Member, U.S. House of
Representatives
1141 Montlimar Drive, Suite 3010
Mobile, AL 36609

Attention: Courtney Soward

Dear Congressman Bonner:

I apologize for the delay in responding to your letter dated May 13, 2005, on behalf of your constituent, She suggested allowing a full deduction for long-term care insurance premiums.

The IRS cannot allow an unlimited deduction because the law limits the deduction for these premiums, with the amount depending on the taxpayer's age. For a person in the 50-60 age group the amount allowed for 2004 was \$980 and for 2005 is \$1,020, adjusted for inflation. [Section 213(d)(10) of the Internal Revenue Code.]

I hope this information is helpful. As you requested, I am returning correspondence. If you have any questions, please call me or

at (202) 622-7900. If you prefer, you can write us at 1111 Constitution Avenue, NW, CC:ITA:2, Room 4527, Washington, DC 20224.

Sincerely,

Thomas D. Moffitt
Branch Chief
Office of Associate Chief Counsel
(Income Tax and Accounting)

Enclosure