



2025 Schedule M1LTI, Long-Term Care Insurance Credit

Your First Name and Initial _____ Last Name _____ Social Security Number _____

If you (or your spouse, if filing a joint return) paid premiums in 2025 for a qualified long-term care insurance policy, complete this schedule to determine the amount of the credit you may claim when filing Form M1, *Individual Income Tax*.

To qualify for this credit, both of these must apply to your long-term care insurance policy:

- It qualifies as an itemized deduction on Schedule M1SA, *Minnesota Itemized Deductions*, regardless of income limitations
- It has a lifetime long-term care benefit limit of \$100,000 or more

There are no separate instructions for Schedule M1LTI.

Policy Information (only one qualifying policy per person):

Name of Insured	Insurance Company	Policy Number
_____	_____	_____
_____	_____	_____

Provide the information in the appropriate column for each insured person. If you are filing a joint return and both you and your spouse are covered by one policy, use half of the premiums in column A and half in column B (below).

Round amounts to the nearest whole dollar.

	A — You	B — Spouse
1 Premiums paid in 2025 for the qualifying long-term care insurance policy 1	_____	_____
Did you file Schedule M1SA?		
• If no , skip lines 2, 3, and 4, and enter amounts from line 1 on line 5.		
• If yes , continue with line 2.		
2 Amount of premiums paid on this policy that are included on line 1 of Schedule M1SA 2	_____	_____
3 Amount from line 4 of Schedule M1SA (If you and your spouse are claiming premiums paid, enter half of this amount in each column). 3	_____	_____
4 Amount from line 2 or line 3, whichever is less 4	_____	_____
5 Subtract line 4 from line 1 5	_____	_____
6 Multiply line 5 by 25% (.25) 6	_____	_____
7 The maximum credit is \$100 per person 7	100	100
8 Amount from line 6 or line 7, whichever is less 8	_____	_____
9 Add line 8, columns A and B 9	_____	_____
Full-year residents: Also enter this amount on line 2 of Schedule M1C.		

Part-year Residents and Nonresidents

10 Multiply line 9 by line 30 of Schedule M1NR.	
Enter the result here and on line 2 of Schedule M1C 10	_____

You must include this schedule with your Form M1.