

**ARE YOU PLANNING
TO LIVE A LONG LIFE ?**

These days, we're all living a lot longer. As we age, it's likely the chance of needing help with everyday physical activities increases. Planning for long term care just makes sense.

LONG TERM CARE IS NEEDED...

when you cannot on your own perform everyday activities, such as cooking, taking a shower, dressing...

due to a number of conditions such as chronic disease, disability, sudden illness or injury...

through various levels of care available at-home, in assisted living facilities, nursing homes, and other surroundings...

for an extended period time (at least 90 or more days).



**LONG TERM CARE IS NOT JUST ABOUT YOU.
IT'S ABOUT YOU AND YOUR FAMILY.**

The impact of needing care affects family members and retirement goals. While everyone is usually willing to help all they can, over time the strain and cost can be overwhelming.

And, the difficulties may be magnified as the costs quickly add up. Savings and assets are often used to pay for the care. Paying the cost out of pocket may have other costs associated with it, such as early withdrawal fees, taxes, and more.

Prior planning around your funding options can help.

COST OF CARE

By knowing the cost of care you can better determine the amount of long term care insurance you should have. Costs can vary greatly by state and areas within states. Rural areas tend to be less expensive than larger cities.

Also consider that where you live today may not be where you retire or where you eventually want to receive care.

DO YOU KNOW THE COST OF CARE IN YOUR AREA?

In 2007, the national average costs are:

Home Care—the average hourly private rate for certified home health aides is \$32.37; for non-certified home health aides it is \$18.57. For non-certified homemaker services, the average hourly rate is \$17.46.

Assisted Living—a private one-bedroom unit has an average cost of \$32,573

Nursing Homes—an average cost of \$74,825, or \$205 per day.

Results of a national survey by CareScout Eldercare Experts conducted during January and February 2007

WHAT ARE YOUR FUNDING OPTIONS?

Your Family	The Government	Self-Insure/Your Personal Savings	Long Term Care Insurance
Out of love and necessity, families help.	Medicare and Medicaid limit your options.	Jeopardizes your goals and may be costly.	Transfers the risk away from you. May prevent an unintended invasion of principal.



**NOTHING IS LIKELY TO ADEQUATELY PAY FOR CARE,
EXCEPT LONG TERM CARE INSURANCE.**

Long term care insurance:

Pays for covered custodial and community care in:

- Your home**
- Adult Day Care**
- Assisted Living Facilities**
- Nursing homes**

Helps to protect your financial strategies and retirement plan.



Long term care insurance doesn't replace the need for care from family members – it builds on it, allowing the caregiver to take care of you better and longer.



And, long term care insurance also...

Preserves your lifestyle, and

Allows you to age gracefully with dignity and choice.



PLAN TODAY AND HELP SECURE YOUR FUTURE.

Help protect your financial assets and help protect your family's goals. Plan for the future. Plan for a long life. Plan on having answers when difficult questions arrive. If you don't do it for yourself. Do it for your family.

You and your family will be glad you did!