

Take Charge of Your Future

The greatest gift of long-term care insurance is that it allows loved ones to supervise your care and not have to provide your care.



What Is Long-Term Care?

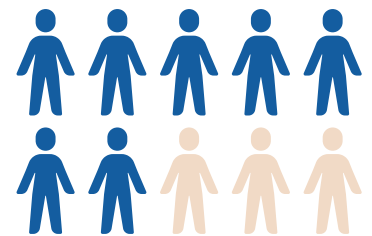
Long-term care (LTC) goes beyond medical care to include all the assistance you could need if you ever have a chronic illness or disability that leaves you unable to care for yourself for an extended period of time (longer than 90 days). While older people generally require the most long-term care services, a young or middle-aged person who has suffered a debilitating illness or accident may also require care.

You May Require Long-Term Care Due to:

- Dementia/Alzheimer's
- Stroke
- Complications with diabetes
- Other chronic conditions

Where Can You Receive Care?

- At home
- Assisted living facility
- Community facilities offering services
- Skilled nursing facility



Seventy percent of people turning age 65 will need some type of long-term-care services in their lifetimes.

U.S. Department of Health
& Human Services

“Medicare doesn't cover long-term care (also called custodial care), if that's the only care you need. Most nursing home care is custodial care.”

Medicare.gov

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What Is Your Plan Should You Need Care?

By allocating nothing for long-term care, you could be risking retirement assets. With the help of your family and your financial professional, you can create a written plan to ensure care for yourself today and in the future. *Things you should consider:*

Who would you want to care for you?

Your children, your spouse, a qualified professional?

How would this affect the lives of your loved ones?

Where would you like to receive the care? Your home, an assisted living facility, a community center, a nursing facility, your child's home?

How will you pay for your care?

With your own assets? If so, which asset would you use first? Are they in taxable accounts? Are the assets liquid? Would you use a long-term care insurance policy?

It's important to have a clearly written plan so there's no confusion if you need long-term care. Sit down with your family and financial professional and write out your plan today.

Marshall Clement, CLTC, LTCP

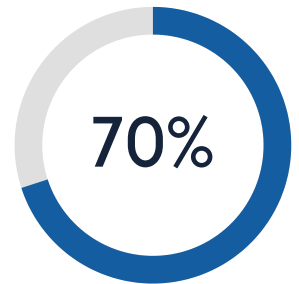
GPAgency Brokerage

Director of Long-Term Care Planning

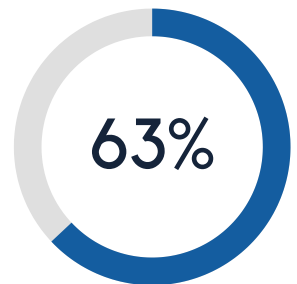
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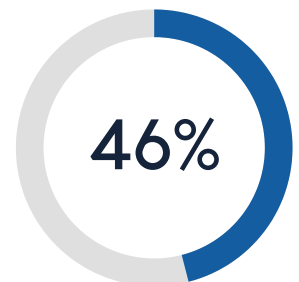
THE CAREGIVERS



Seventy percent of care recipients have only family to rely on.



Sixty-three percent of the caregivers pay for care with their own savings or retirement funds.



Forty-six percent of caregivers said the long-term care event negatively affected their health and well-being.