






## SOCIAL MEDIA POSTS: LONG-TERM CARE COVERAGE

If you would like a Word version of this file, please contact [Melinda@gpagency.com](mailto:Melinda@gpagency.com).

Below is a library of our life insurance posts for consumers.

- Copy the link onto your post; once the image appears, delete the link and the image will remain.
- If the graphic/photo doesn't include text, you can copy/paste the suggested text into your post or add your own touch, e.g., 'Learn more about your life insurance options, call me at XXX.'

 <p>Because of our long-term care policy, we didn't need to use our retirement savings to pay for Felipe's care.</p> <p>—Lissete Montes de Oca, whose husband died from leukemia</p> <p><b>LIFE HAPPENS</b></p>		 <p><b>Face the future with confidence.</b></p> <p>Long-term care is a range of services and support designed to meet your health or personal care needs during a short or long period of time.</p>
<p>November is Long-Term Care Insurance Awareness Month! 👨‍👩‍👧</p>	<p>Many people put off looking into long-term care insurance protection. Waiting to plan can be a mistake because the cost of insurance is based on your age, increasing as you get older. Your health is also a most important factor. Waiting to plan can be a costly mistake because a change in your</p>	<p>Long-term care events happen to the entire family, not just a person. The need for a long-term care plan becomes more "when" than "if" when people live long longer and</p>

Long-term care insurance can be an emotional topic. It's not exactly something you want to talk about at the dinner table. After all, no one wants to think about themselves or their loved ones being unable to live on their own. But...if you want to make a smart financial decision and protect your nest egg, long-term care insurance is a must! Contact us to learn more about this important coverage.

health can make you ineligible for this protection (no matter how much you are willing to pay).

<https://www.gpage.com/wp-content/uploads/Ladies-enjoying-coffee.png>

health care expenses continue to increase. With a longer-term care Strategy in place, you will be better prepared for your and your loved ones' tough financial, emotional and administrative decisions.



They are grateful that they planned ahead. Have you?

<https://lifelifehappenspro.org/resources/60677/prview?token=9d477506c05adda662018fa21d31195a>

**47%**

The rise in home mortgage debt from 2003-2015 for the average 65-year-old.

THE DRAGGING OF AMERICAN DEBT; FEDERAL RESERVE BANK OF NEW YORK; FEBRUARY 12, 2016

With this in mind, are you prepared for the possibility of also incurring long-term care expenses?

[https://www-196.aig.com/media/1183/107602\\_4\\_47percentmortgagedebt.jpg](https://www-196.aig.com/media/1183/107602_4_47percentmortgagedebt.jpg)



of older adults have at least one chronic disease; 70% have at least two.

\*HEALTHY AGING FACTS, NATIONAL COUNCIL ON AGING, 2018

With chronic disease comes the increase likelihood that long-term care may be needed at some point. Are you prepared for this expense?

[https://www-196.aig.com/media/1184/107602\\_5\\_80percentchronicdisease.jpg](https://www-196.aig.com/media/1184/107602_5_80percentchronicdisease.jpg)



### One out of every four

65-year-olds will live past the age of 90;  
one out of every ten will live past 95.

SOCIAL SECURITY ADMINISTRATION DATA; ACCESSED NOVEMBER 29, 2018.

It's never too soon to start preparing. The sooner, the more options, the lower the cost.

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**\$48,000**  
**Assisted Living Facility**  
2018 Annual Median Cost

Source: 2018 Cost of Care Survey: Home Care providers, Adult Day Health Care Facilities, Assisted Living Facilities and Nursing Homes. 10/9/2018

The cost of an assisted living facility may surprise you. Click [HERE](#) for your area.

<https://www.gpagency.com/wp-content/uploads/SM-LTC.png>

Of those in need of long-term care,  
**37% are age 64 or younger**

Think long-term care insurance.

[www.lifehappens.org](http://www.lifehappens.org) LIFE HAPPENS

This may surprise many because most people think long-term care is purely age-related.

[https://www.gpagency.com/wp-content/uploads/Graphic\\_Infostat\\_LTCL\\_64oryounger.png](https://www.gpagency.com/wp-content/uploads/Graphic_Infostat_LTCL_64oryounger.png)

**61% OF AMERICANS** helped adult children financially in the past 12 months.

**\$303,880** Average losses in lifetime wages and retirement benefits for adults supporting elderly parents.

Source: The Center for Retirement Studies, "Financial Support of Working Children: How Americans, Churches and Religious Organizations Support the Aging Population," 10/12/2017, www.crs.edu

Source: Health Care Market Update: The Middle Class of Caregivers, Center for Retirement Studies, "The Middle Class of Caregivers: Center for Retirement Studies, 10/12/2017, www.crs.edu

Have you considered that family members may also need assistance with their long-term care?

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Nearly **50%** of people retired earlier than expected, due to health problems or disability, company closure or downsizing, or having to care for a family member.

2017 RETIREMENT CONFIDENCE SURVEY: AARP, DECEMBER 2017

A premature retirement is often hard to predict. Take a proactive approach while you're still working to soften the blow.

<http://bit.ly/2GKTKCx>



The number of Americans who need long-term care will more than double by 2050. *How will you pay for potential long-term care?*

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Misconceptions about LTC – this video does a nice job of explaining them.

<https://www.nationwide.com/carematters-video-ao-nf-carematters-commn-miscncptions-video-fs.jsp>



Want to learn more?  
Just drop me a note or call.

[https://www.gpagency.com/wp-content/uploads/graphic\\_LTCl\\_Hints\\_2018\\_StayAtHome.jpg](https://www.gpagency.com/wp-content/uploads/graphic_LTCl_Hints_2018_StayAtHome.jpg)

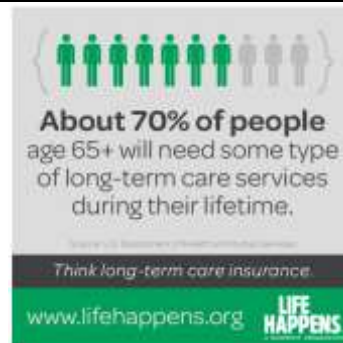


Beyond 100 days, Medicare pays \$0 for long-term care services. It's unfortunate that many people don't realize this until they need the care. How will you pay for potential long-term care, if needed? Let's discuss your options BEFORE you need it. 😊

[https://www.gpagency.com/wp-content/uploads/graphic LTCl Hints 2018 Medicare-doesnt-pay.jpg](https://www.gpagency.com/wp-content/uploads/graphic_LTCl_Hints_2018_Medicare-doesnt-pay.jpg)



Do you have a plan in place in the event you will need long-term care? If not, contact me to explore your options.



Will you need long-term illness care? 70% of people age 65+ will need LTC services. Contact me if you would like to discuss your options for long-term care insurance. #longtermcareinsurance



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Each day is a gift for which we are thankful. However, each increases are likelihood of needing long-term care assistance. Have you made plans? If not, I may be able to help – please contact me to explore your options.

<https://lifelhappenspro.org/resources/708/preview?token=9d477506c05adda662018fa21d31195a>

### Why is Long-Term Care Insurance Worth It?

-  It protects your assets.
-  Puts you in control of your health decisions.
-  Spares your family from financial and emotional stress.

[www.gpage.com](https://www.gpage.com)

Many people mistakenly believe that [#Medicare](#) or Medicaid would cover their care expenses, but this is often not the case. Without long-term care insurance in place, you may burn through your [#lifesavings](#) or have no choice but to rely on a family member for care.



However, at some point, you may need long-term care. You have more options if you have long-term care insurance, including staying in your own home with the people you love.

<https://lifelhappenspro.org/resources/656/preview?token=9d477506c05adda662018fa21d31195a>

## REAL LIFE STORIES



### Peace of Mind for the Long Term

When Vernon Duckert first heard about long-term care insurance he wasn't enthusiastic, but his wife, Helen, talked him into it. Recently retired from the oil business, Vernon, 82, was healthy and vigorous, as was Helen, 86. But Helen did not want to be a burden on their son, Jeff, or anyone else.

Working with insurance agent Phyllis Slatoff, they bought policies that would help pay what was then the going rate for care at a nursing home. Later, when policies with better features became available, Phyllis contacted the Duckerts and helped them upgrade their coverage. The new policies offered excellent coverage for home care, and the inflation rider that increased their coverages annually to help keep pace with the rising cost of care.

Long-term care insurance gives you the option to receive care in a variety of settings and, increasingly, people are choosing the comfort of home.

- Home Care 30%
- Nursing Home 2%
- Assisted Living 75%

Learn more at [www.Ethosplans.org/LTC](http://www.Ethosplans.org/LTC)

\*Maximum annual cost for coverage with ADDITIONALITY feature. Annual premium for 100 days coverage, 100% LTC coverage.

When Helen was in her mid-70s, she began having difficulty with everyday household chores, such as using the microwave oven. A visit to the doctor confirmed that these were symptoms of Alzheimer's disease. Vernon cared for Helen at home, and the policy gave him the freedom to step her off at an adult day-care center for five or six hours a day. After Vernon suffered his second heart attack in five years and could no longer handle her care, he placed her at one of the finest private nursing homes in the area, where she stayed until her death at age 92.

"Today, Vernon is 84 and healthy enough to play golf twice a week. He calls long-term care insurance a 'savings' because it allowed him to afford the best care possible for his childhood sweetheart, for which he was married for more than 60 years. 'This long-term care policy has given me peace of mind, security and independence,'" he says.

**LIFE HAPPENS**

This plan has been underwritten with the provisions of an individual contract with important exclusions, conditions, limitations, and other provisions. It is subject to underwriting and may not be available in all states. See your agent for more information.



Watch a video at [www.Ethosplans.org/stockvrt](http://www.Ethosplans.org/stockvrt)

Insurance is an important part of a sound financial future.

## Carriers Social Media

- [Securian's LTC Posts](#) (eye-catching graphics)