Protect Your Assets from a Long-Term Care Crisis

Long-term care can be expensive, and without proper planning, it can quickly drain your life savings. But you don't have to spend everything you've worked so hard for just to cover care costs. With the right plan in place, you can protect your assets, secure your financial future, and achieve peace of mind as you grow older.

Debunking Long-Term Care Myths

"I won't need long-term care."

FACT: According to the U.S. Department of Health and Human Services, individuals turning 65 today have more than a 50% chance of requiring long-term care. So, even if you believe it won't happen to you, you are more likely than not to need extended care at some point.

"My family will be able to care for me."

FACT: While some people are fortunate enough to be able to rely on their loved ones to provide care, others are not. The reality is that unpaid caregivers sacrifice a lot. In addition to risking their own health due to the day-to-day tasks that are required, caregivers are taking time away from their own lives, families, and careers, thus affecting their personal well-being, retirement savings, and career advancement opportunities.



"My health insurance or Medicare will cover long-term care."

FACT: Most health insurance plans only cover hospital, doctor, and prescription costs related to illness or injury. Medicare may provide limited coverage for long-term care (up to 100 days), but only in specific situations and only for rehabilitative purposes.

"Long-term care insurance is too expensive."

FACT: LTCI is one of the most affordable ways to pay for extended care. Insurance premiums are a fraction of what you would pay out of pocket for care. Plus, LTCI policies can be designed to fit your premium tolerance. Even a small policy will help you protect your assets and alleviate the burden on your family.



Take Control of Your Future with Long-Term Care Insurance

Let's explore your options together.
Contact the agent who gave you this flyer to learn how you can take control of your future and preserve your life savings from the high cost of extended care.

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