

Concerned About Long Term Care?

Take a minute . . . and see if You share any of the concerns below that our clients have found to be important concerns for them to consider buying long term care insurance for themselves and other family members . . . while their health would allow them to qualify for the coverage.

- | | <u>Yes</u> | <u>No</u> | <u>?</u> | <u>n/a</u> |
|---|------------|-----------|----------|------------|
| • I am concerned about the high cost of nursing homes (<i>\$50,000 to \$80,000 a year</i>). | _____ | _____ | _____ | _____ |
| • I believe in protecting my major risks and have no adequate coverage for this risk. | _____ | _____ | _____ | _____ |
| • I would like to protect my spouse from financial hardship or poverty. | _____ | _____ | _____ | _____ |
| • I live alone and have no one to care for me (<i>or could live alone someday</i>). | _____ | _____ | _____ | _____ |
| • I do not wish to be a burden on my spouse, children or family. | _____ | _____ | _____ | _____ |
| • I realize long-term care is a major gap in my retirement planning/financial security. | _____ | _____ | _____ | _____ |
| • I would like to tailor a long-term care plan to fit my needs. | _____ | _____ | _____ | _____ |
| • I would like to be able to afford the best care possible; not settle for less. | _____ | _____ | _____ | _____ |
| • I would like the "peace of mind" a long-term care plan will provide
<i>(health, longevity, financial, emotional, etc.)</i> . | _____ | _____ | _____ | _____ |
| • I would insist on complete confidence of the company backing the plan (<i>underwriting, financial strength, sound investment strategy and claims paying record</i>). | _____ | _____ | _____ | _____ |
| • I realize that the statistics are very high that my health could deteriorate or an accident could happen; either of which could result in my needing long term care. | _____ | _____ | _____ | _____ |
| • I am concerned about my present health (<i>can I qualify with any company to get a long term care plan?</i>). | _____ | _____ | _____ | _____ |
| • I want to maintain control and have the independence to select where I stay for my long term care (<i>home care, assisted living facility or a nursing home, if needed</i>) | _____ | _____ | _____ | _____ |
| • I have an aversion to welfare and do not ever want to be on Medicaid. | _____ | _____ | _____ | _____ |
| • I have too much income or too many assets to even qualify for Medicaid. | _____ | _____ | _____ | _____ |
| • With this protection, I can spend some of my savings on things I really want, rather than reserving it for long term care. | _____ | _____ | _____ | _____ |
| • I would like to protect an inheritance for those I care about most. | _____ | _____ | _____ | _____ |

If You identified any concerns above as being important to you, should you have a long term care event, then You should look into long term care insurance *TODAY* and see what your options are to protect yourself and your family, and take action *TODAY* - while YOUR options are still open.