

LTC PLANNING

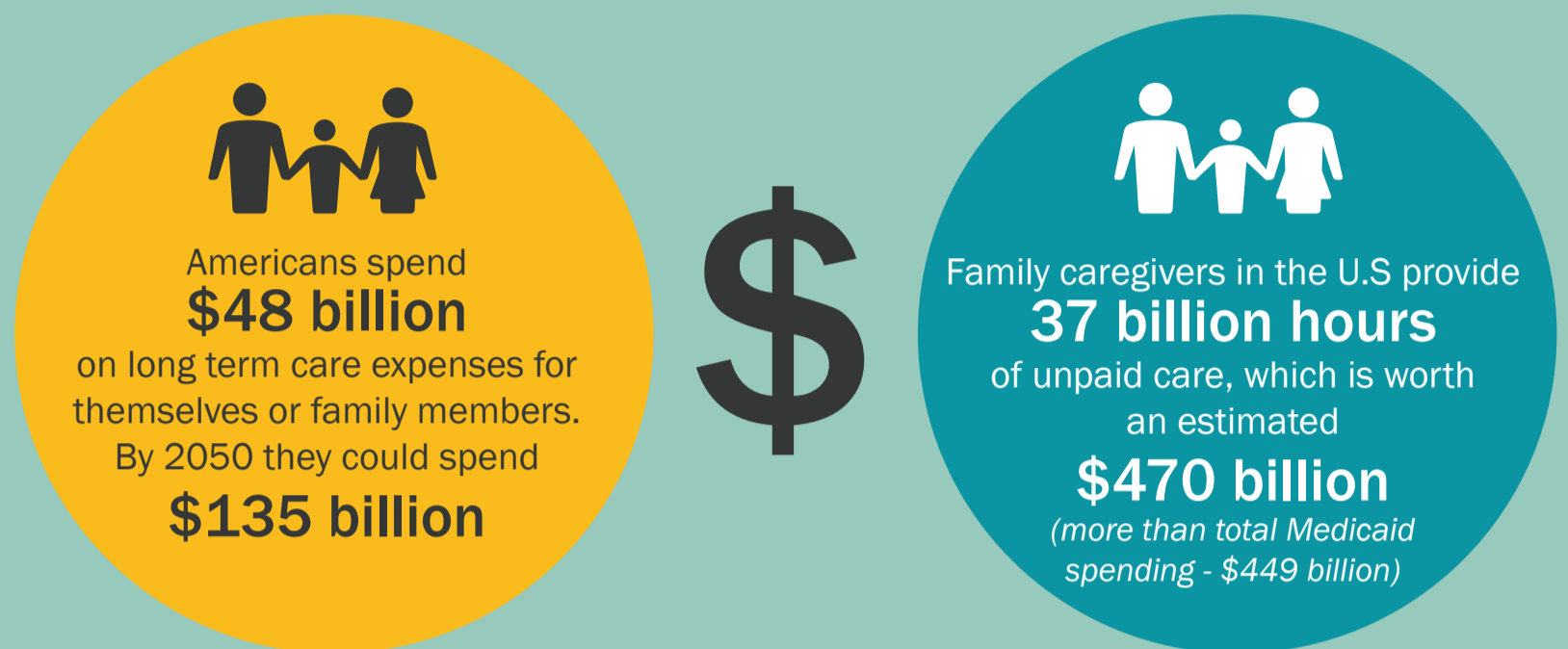
WHO WILL PAY FOR CARE?

Too often, long term care conversations come far too late for families, which leaves them scrambling for options and resources when a loved one has an LTC event. Planning ahead for potential LTC needs is crucial to protecting a family's financial, emotional and physical health.

WHO WILL PAY FOR LONG TERM CARE?



COSTS TO FAMILY & FRIENDS



CAREGIVING SHORTAGE HAS ALREADY STARTED A STEEP DECLINE

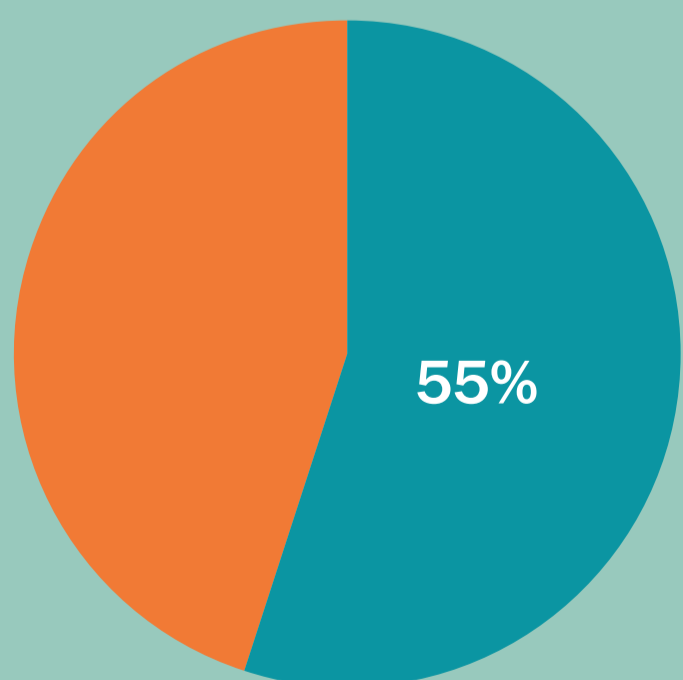
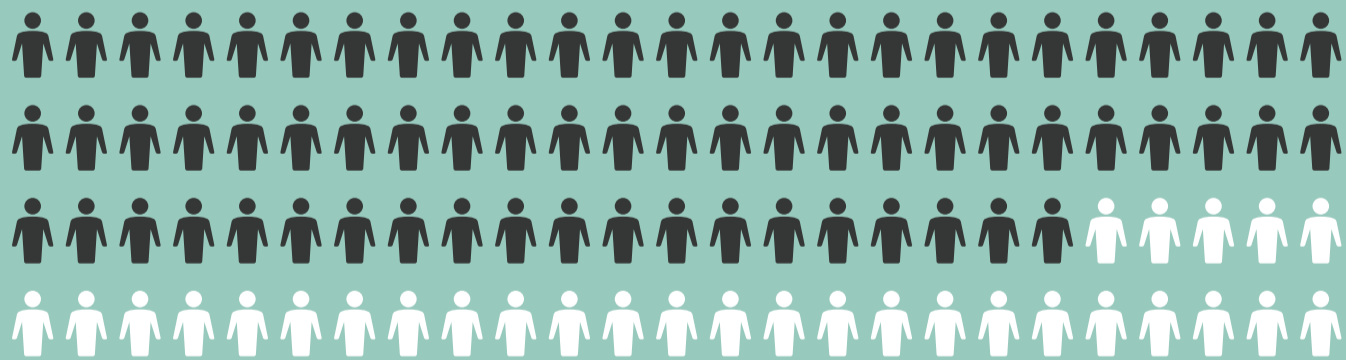


NURSING HOME COSTS RISING

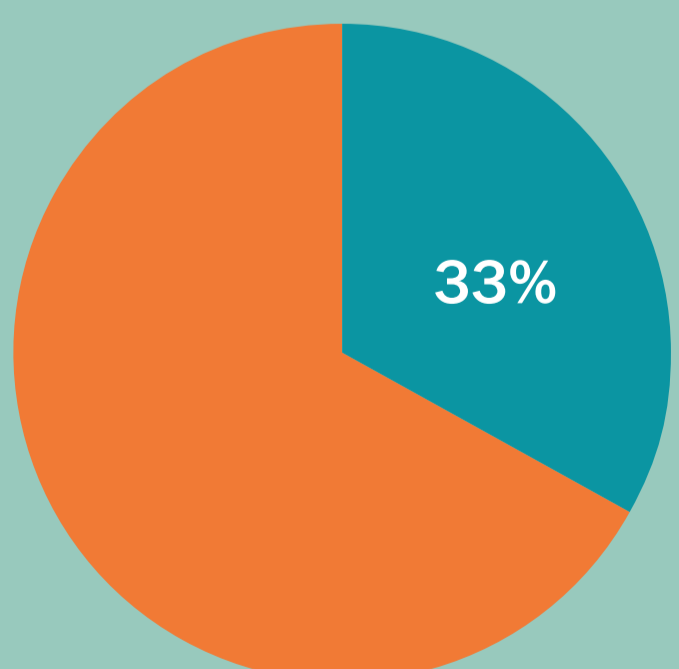


PLANNING FOR LONG TERM CARE

70% of people turning age 65 can expect to use some form of long term care during their lives.



More than half of Americans are concerned about paying for LTC services.



Only 1/3 of Americans over 40 have set aside money to plan for LTC needs

**Don't wait until it's too late.
Talk about LTC planning today.**

American Council of Life Insurers. Who Will Pay for Our Long-Term Care? Washington, D.C. 2014.
AARP Public Policy Institute. Valuing the Invaluable: 2015 Update. Washington, D.C. 2015.
Centers for Medicare & Medicaid Services. Medicare & You. Baltimore, MD. 2015.
LIMRA and Life Happens. 2015 Insurance Barometer Study. Windsor, CT. 2015