

# Create a care strategy that funds your goals and life's what-ifs

## 2 out of 3

65-year-olds will need long-term care<sup>1</sup>

## 3 years

Average length of long-term care<sup>1</sup>

## \$55,004

Annual median cost for a home health aide<sup>2</sup>

# How to leverage life insurance to protect your family if you need long-term care

For most of us, growing older will likely mean needing some type of long-term care. But costs can add up quickly and Medicare doesn't cover most of these expenses. How will you pay for care if you need it down the road?

Life insurance can help protect you and your family from unexpected care costs and support your financial goals throughout your life — whether you end up needing care or not. It's never too early to start making a care plan. In fact, the younger you are the better — because approval rates tend to decrease with age.

Creating a care strategy today can help you protect your assets and give you more control

### **How are long-term care and chronic illness benefits different?**

Both provide a benefit to help you with activities of daily living (eating, bathing, getting dressed, using the bathroom and moving around), but they have different tax implications.

## **Life insurance for every life stage**

You can leverage life insurance through every stage of your life to help protect you and your loved ones from an extended health care event.

4.

## **Ready to start planning?**

Contact your us. We can help identify the care strategy that works best for you and your family.