



Seven Priorities of Senior Citizens

If you're like most people, you want to:

- **Preserve** your financial independence.
- **Avoid** depending upon family members for your care.
- **Protect** your assets and have an estate for your heirs.
- **Be seen as** a blessing by your loved ones, not a burden.
- **Maintain** the wealth you created over a lifetime.
- **Assure** that you have access to quality care.
- **Avoid** leaving a legacy of debt to your spouse or children.

Long term care insurance can help you achieve these goals.

Count on our strength

All policies are issued by Allianz Life Insurance Company of North America, a member of the Allianz Group. With over 700 subsidiaries in more than 70 countries, the Allianz Group is one of the world's leading providers of integrated financial services.

Our goal is to provide policyholders with wealth management products that can help meet today's needs and financial objectives, with a product philosophy of offering fair and equitable values on each policy we issue.

Allianz has consistently been assigned financial strength ratings by Standard & Poor's and A.M. Best that are among the highest available. It is one of a select group of major insurance companies to receive such high ratings.

These independent agency ratings are based on an analysis of financial results and evaluation of management objectives and strategies. The ratings do not indicate approval by the analysts and are subject to change.

Innovative products, exceptional customer service, and sound financial strength make Allianz the place to turn to help meet your retirement objectives.

Policies are issued by
Allianz Life Insurance Company of North America.

MO Residents: LTC Buyer's Guide available upon request from the Missouri Department of Insurance, 800/726-7390.

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Assessing the Risks Facts about Long Term Care

Know the facts

84% of Americans have had at least some experience with nursing homes – either as a patient or a visitor, and 46% say a family member or close friend has been in a home in the past three years.

(Senior Journal, July 2005.)

Medicare generally doesn't pay for long term care.

(www.medicare.gov, 2005.)

48% of today's workers are not confident in their ability to pay for long term care in retirement.

(Retirement Confidence Survey, Employee Benefit Research Institute, 2004.)

By 2030, 20% of all Americans, or about 70 million people, will have passed their 65th birthday. The average 75-year-old has three chronic conditions and uses five prescription drugs.

(Executive Summary, The State of Aging and Health in America, Centers for Disease Control, 2004.)



Assess the risks

You have a **one-in-96 chance** of your house being damaged by fire.

(but surely your home is covered)

You have a **one-in-five chance** of your car being damaged in an accident.

(but you wouldn't drive without auto insurance)

But you have a **50% chance** that you will need long term care at some point in your life.

(so why wouldn't you insure your independence?)

(2004 Field Guide, National Underwriter, 2004.)



Understand the costs

Two-thirds of single people and one-third of married couples exhaust their funds after just 13 weeks in a nursing home. Within two years, 90% will be bankrupt.

(2004 Field Guide, National Underwriter, 2004.)

The average cost per year of nursing home care is \$57,700.

(Kiplinger's Retirement Report, March 2004.)

The median cost of care in an assisted living facility is \$30,000 per year.

(Adult Day Care Services, AARP, February 2004.)

By 2030, the average nursing home stay will cost approximately half a million dollars (\$468,960).

(Kiplinger's Retirement Report, March 2004.)

"I think LTC is the greatest concern in terms of financial security for people today. [It can] ruin people financially quicker than anything else out there." – Carrie LeGrice, Associate Editor, Senior Market Advisor, quoted in July 2005 Senior Market Advisor.