

**Your possible risk factors and returned odds.  
How effectively are you covering your possible financial risks?**

<u><b>Your Life</b></u>  <b>The chance of a claim</b>  <b>1 – 1</b>	<u><b>Long Term Care</b></u>  <b>The chance of a claim</b>  <b>1 – 2</b>
<u><b>Your Auto</b></u>  <b>The chance of a claim</b>  <b>1 – 240</b>	<u><b>Your Home</b></u>  <b>The chance of a claim</b>  <b>1 – 1,200</b>

Today Long Term Care is no longer a nursing home facility dead end that most do not like to talk about. The majority of people today receive Long Term Care in their own home and which Long Term Care insurance makes possible. In fact according to recent Governmental data there is a good percentage of persons receiving Long Term Care under age of 65. Two-thirds of single people and one-third of married couples will exhaust their funds after just 13 weeks. Within two years, 90% will be bankrupt. (2004 Field Guide, National Underwriter, 2004)

We believe from watching people deal with the aspects of Long Term Care, it is truly one of the most destructive risks to your financial assets in today's culture. The risk of Long Term Care is very real in today's fast paced and rapidly changing self-centered culture. This risk can very easily develop into a financial bottomless pit which can quickly devour your assets with little mercy leaving you penniless and at the mercy of others. Thus understanding the aspects of Long Term Care and its affects on your assets is critical as you formulate your plans for your senior years and the legacy you desire to leave. Long Term Care claims are second only to life insurance claims today. Taking the time to put an effective plan in force is critical today. Plans can be purchased as young as age 18 and until age 84. As with life insurance the younger you are the lower the premiums required. Our offered plans are qualified so they are tax deductible just as most other health insurance plans are.

- **Nearly 58% of group long-term care claimants are younger than age 65, and the average age is 53. 66% received care at home while 17% receive care in a nursing home. The top 5 claims resulted form cancer, stroke, neurological disease, dementia, and multiple sclerosis. (2006 UnumProvident Corp Profile of Claims Activity)**
- **More then one half of all Americans will need long term care sometime during their life time.\***
- **Nursing facility care national average is \$51,000 per year (\$141/day) and \$73,000 per year (\$200/day) in urban areas, with the average length of stay**
- **Nursing home facility care only represents 20% of all long term care cost and services; assisted living, home care, adult day care, and other non-nursing facility care accounts for the remaining 80%. \*\*\***
- **“After age 65, Americans have more than a 70% chance of needing some form of long-term care.” -American Society on Aging 5/23/2003**

\*American for LTC security, 08/01/1999. [www.jtcweb.org](http://www.jtcweb.org), \*\* US census Bureau, cited in Los Angeles Times, 09/29/2000, \*\*\* ALS Association, 1999