

WHEN YOU'RE THE 'ONE'

The one incident that could change your entire future

Provided By [Agent Name]

Whenever you read or talk about important topics like long-term care, health costs or retirement, you have to wade through facts, statistics and other numbers. The average cost of medical care today, the likelihood that you'll be diagnosed with certain types of diseases, how much money you'll need to amass in retirement to live and pay for long-term care — these are some of the facts you typically come across.

But how much do these statistics really matter? You are not a number, after all. You are a not a faceless fact, but a person with a full, complex life.

So when you're learning about important subjects and making decisions that can impact you for life, it is probably a good idea to take time to understand and evaluate the truth behind the statistics. Below, you can take a closer look at key data and its relevance to you today.

Protecting your assets, protecting your future

Think for a moment about the most valuable things you own. Your home, automobiles, other vehicles and jewelry top the list. Each item has monetary or sentimental value — or both — which you protect by purchasing property and casualty insurance. If anything should happen to an item, the insurance company helps you recover from the loss. With insurance, you have peace of mind that your exposure is limited.

While you don't necessarily love paying those premiums, you stay up to date because you're well aware of risks like these:

- 1 in 335 homes catch fire every year, according to the National Fire Protection Association.¹
- 1 in 52 cars are in an accident per year, according to data from the National Highway Traffic Safety Administration.²

In each statistic, the "one" home or "one" car always represents a real person — a busy working mom whose minivan is totaled at the intersection near home, or the retired owner of a cozy paid-for home that's

nearly destroyed by a single strike of lightning. When accidents do happen, the “one” person is grateful to have insurance to help keep losses to a minimum.

Now consider another risk — one that’s far more likely to occur:

- 1 in 1.4 people older than 65 will need long-term care, according to the U.S. Department of Health and Human Services.³

Stated another way, 70 percent of all older adults will require sustained medical care at home, in an assisted-living facility or in a nursing home. Now think of all the women and men you know in your workplace, family, neighborhood, clubs and other organizations. If you picked out a group of 10, know that all but three of them will need long-term care at some point – at an average annual cost, per the HHS, of \$83,580 in a nursing home.

Where the money is

In your life, the odds dictate that you will be among the 70 percent of adults who needs long-term care. If you are the “one” in this case, how will you pay the cost? You may think you can foot the bill out of your retirement savings, or perhaps you assume government programs are set up to cover your expenses. Maybe you’re relying on family members to be there to help in any situation.

Or will you risk your entire retirement future by hoping you’ll be in the slim minority?

Fortunately, you have options that can help you protect and secure your future in the same way you protect your other assets. Asset-based long-term care protection is one of your options.

With this type of long-term care protection, benefits can pay for care at home, in an assisted-living facility or in a nursing home. People who purchase this protection reduce the risk of becoming a burden to the ones they love most. And their benefits allow them to select and arrange for the care they want in the setting they most prefer. Some Asset-based long-term care policies can protect the individual and spouse; some even offer money back if the policy is canceled.

What is your future worth?

Your future has great value to you and to the people who love you. Why not protect it the way you protect your other assets? Asset-based long-term care protection is one way to protect your retirement and secure your future.

[Agent Name] of [Agency Name]. [Agency boilerplate.] To learn more or ask questions about the content of this article, contact [Agent Name] at [(xxx) xxx-xxxx] or [email].

>>sidebar

3 tips for choosing long-term care protection

When you're in the market for long-term care protection, you'll face a variety of options from numerous companies. Consider these quick tips as you make your decision.

1. COMPARISON SHOP

With so many options available, you're wise to weigh your choices. You can request quotes for comparable policies from several carriers. To be efficient with your money, think about getting joint protection with your spouse.

2. BUY EARLY

Many professionals recommend that adults secure long-term care protection in their 50s, for several excellent reasons. For one, your younger age means your premiums are lower for the life a guaranteed-level policy. Plus, you're far less likely to have health conditions that could disqualify you from being issued a policy.

3. READ THE FINE PRINT

When you're choosing long-term care protection, you should probably ask lots of questions and read everything you can get your hands on. Understand what you're paying for. Does the policy pay benefits

for home care, assisted living, nursing home care, respite care and adult day care, for example, or does it limit your options? When do benefits begin to pay? Are any conditions excluded?

For more long-term care shopping tips, contact *[Agent Name]*, of *[Agency Name]*, at *[(xxx) xxx-xxxx]* or *[email]*.

Brought to you by [Agent Name], [Agency Name]

1. Ahrens, Marty. National Fire Protection Association. "Home Structure Fires." Sept. 2015.
2. U.S Department of Transportation National Highway Traffic Safety Administration. "Quick Facts 2014." March 2016
3. U.S Department of Health and Human services. 2016, June 24. "Who needs care?" <http://longtermcare.gov/the-basics/who-needs-care/>.

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Or will you risk your future security by hoping you'll be in the slim minority?

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