

HOW TO PLAN FOR LONG TERM CARE



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isioning yourself frail and reliant on an institution or a complete stranger's assistance is incomprehensible.

But studies show that **70% of individuals age 65 and over will eventually need some form of long-term care (LTC) service**, and finding the best insurance option to finance that likelihood should be your top priority in order to protect yourself and your loved ones from unknown healthcare costs.

You may consider Traditional LTC Insurance as your option. But these policies' premiums begin in the thousands and go up each year, and they have a limited monthly benefit that you're allowed to extract when you first withdraw for LTC costs. We prefer Asset Based LTC Insurance. Here's why.

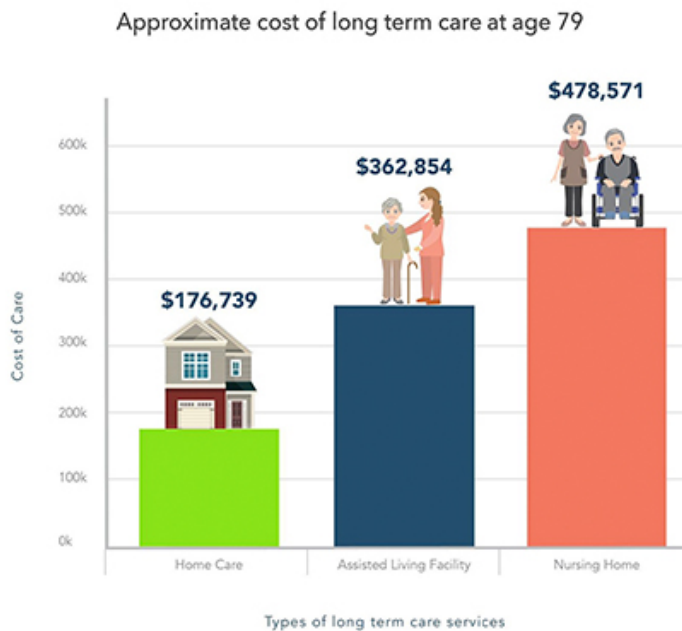
Asset Based LTC Insurance allows you to identify all your assets and determine which can be applied towards LTC down the road. By self-insuring through an insurance company, the company is going to provide three things: a death benefit larger than the asset's worth, a long-term care pool, and constant access to what you invest.

The Asset Based LTC can be purchased under one policy for a single person or for a couple. It can be optioned for a specific number of months or get extended, guaranteed lifetime benefits, and your premiums never increase. And, unlike the traditional policy, if you never use your death benefits for LTC by the time you pass, then it goes to your beneficiaries.

No inflating premiums? Constant access to your original investment? Your investment grows and your beneficiaries get what you don't use?

The real question is: why *aren't* you doing this right now?

You owe it to yourself and your family to have a worry-free retirement and ensure that you are all protected from running out of money before you run out of life.



This graph is based on:

- Age: 55
- Location: Tennessee

Assumed length of long term care services:

- Nursing Home: 3 years
- Assisted Living Facility: 3.5 years
- Home Care: 2 years

* Genworth 2016 Cost of Care Survey, conducted by CareScout®, April 2016. Based on median annual costs, which vary among state. CareScout is a Genworth company.