

WHAT IS IT AND DO I NEED IT?

Long-Term Care is a physical or mental condition that requires assistance with activities of daily living. **ACTIVITIES OF DAILY LIVING ARE EATING, DRESSING, BATHING, TOILETING, TRANSFERENCE TO AND FROM BED/CHAIR AND WALKING.**

Most people are in denial that anything could ever happen to them that would make them dependent on their family or medical professionals. However, we all know of people who have suffered a sudden stroke, been in an accident or suffered from a disease that caused need for medical care over a long period of time.

LONG-TERM CARE PROTECTION will protect your assets such as your home, land/property, investments, savings, stock & bonds, or anything you might have of value. Most of all, Long-Term Care Protection gives you the ability to make the right choices and have the money to do so.

We know that after age 65, every other person will need Long-Term Care. In America over 50% will need care due to the modern medical advances, which will more than likely increase to 75% of people over 65 needing Long-Term Care. **We may live longer not healthier.**

NONE OF US HAVE THE CRYSTAL BALL TO PREDICT THE FUTURE. ASK YOURSELF THESE QUESTIONS:

- Will my care interrupt my children's lives?
- Can my spouse take care of me and not ruin his/her health?
- Can my family afford to take care of me and continue to live?
- Do I really want to be a burden?
- Can I afford to spend over \$69,000 annually right now for my care?
- Is there a solution?

Just like any insurance, you need to purchase it prior to the event. You cannot buy Fire Insurance after the fire starts or Life Insurance after you die. Nor can you buy Long-Term Care protection after you are disabled. Plus, you must be in good health in order to qualify to purchase a Long-Term Care Protection plan.

PROTECT YOUR FAMILY NOW BY TAKING ACTION TODAY. CALL:

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