

## Does your Retirement Boat have a leak?

Imagine being in the middle of the lake and your family is on the shore. Out of nowhere you discover your boat has a leak. That's what it feels like if your retirement plan doesn't include provision for long-term care expenses – because your financial exposure is 100% vulnerable.

When a family member needs extended care, the first 90 days is short-term and anything after that is long-term. So, if this happens tomorrow, you're self-funding at 100% until the care is no longer needed or you've depleted everything over \$2000 – that is when the state steps in (i.e., welfare-run nursing home).

Picture your family finding themselves in full-blown crisis-management with your spouse and kids all sitting around the kitchen table trying to figure out what to do, who to call and where to start. Having a long-term care policy will take a lot of strain off your family.



We all know about the financial expenses, but are we aware of the mental, physical, and emotional strain that it puts on your loved ones? A lot of lives are impacted when one person's health changes.

Unfortunately, most people don't learn about this exposure until after the fact – it's like scrambling to get auto insurance after an accident. You can't get it once you need it. For information on Long-Term Care Planning, contact Peggy Fields, Licensed LTC Consultant.

Long-Term Care Solutions  
To Protect Your Family & Finances



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