

## One of the Most Powerful Tools in Your Portfolio:

Did you know that when you invest in long-term care insurance, you're actually protecting your family *and* your finances? Although it can be a bit difficult to imagine now, but you will most likely need some help when it comes to taking care of yourself in the future. Extended care includes a vast selection of services that simply are not covered by your health insurance or Medicare. Healthcare of this nature can be incredibly expensive. That means you need to ask yourself how you plan to pay for it. You certainly don't want to drain your savings or investment accounts.

For example, due to an accident, injury, or illness you may very well need help getting in and out of bed, bathing/showering, getting dressed, going to the bathroom, or if it's just not safe for you to be left alone. Health insurance doesn't cover those things, but long-term care insurance does. In fact, long-term care insurance policies cover you whether you are living at home, at an assisted living facility, at a nursing home, memory care facility and at an adult day care center.

Protecting your finances is one thing, **protecting your family** is another. Did you know that LTC insurance helps protect the ones you love the most? With a policy in place, you don't need to worry about a family member quitting their job or college to care for you for however many years! No need to worry about your personal hygiene being done by a son or daughter! No need to worry about your adult children having to pay for your care! They will know in advance how to handle such things because it's all wrapped up in advance!

Although investing in long-term care insurance is an important aspect of your overall investment portfolio, a great deal of people wait until it's too late. If you have a pre-existing debilitating condition, then you will not qualify. That is exactly why you shouldn't wait until your 60's to start investing in long-term care insurance. Financial planners agree that it should be included as part of your retirement plan.

To obtain more information and receive your personalized quote, please contact Peggy Fields, Senior LTC Consultant at (704) 839-1158 or via email at [Peggy.Fields@ACSIpartners.com](mailto:Peggy.Fields@ACSIpartners.com)