

# 100% of people needing care, never thought they would...

**You probably know someone** who's needed long-term care. Maybe you've been a caregiver yourself. It can take an emotional, physical, and financial toll on your loved ones...

*Let's make sure that doesn't happen to your family!*

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## **Is long-term care insurance affordable?**

When it comes to paying for long-term care expenses, most people find they can't afford *not to* have a policy. Especially when they consider the cost of in-home care and assisted living is approximately \$60,000 a year and a nursing home costs about \$112,000 a year.

## **Doesn't Medicare pay for this?**

Many people believe Medicare will cover all their long-term care needs, but Medicare is health insurance and is limited to helping people get back on their feet for a brief period of time. Medicaid requires you to spend down your assets to live in a welfare-run nursing home.

## **Isn't long-term care only for old people?**

Accidents requiring long-term care can happen to people of any age. Research shows that 40% of people needing care are under the age of 65. Getting a long-term care policy when you're young and in good health not only saves you money over the long run, but it also increases your chances of *qualifying for it from a health standpoint*.

## **"My family will take care of me."**

Your family loves you and they'll do their best to help, but your kids have their own careers and family responsibilities to consider. What does that mean for your children's lifestyle? Let's discuss how long-term care protection can allow them to *oversee care* rather than provide it.

## **"I won't need long-term care."**

As people age, they usually need help at some point. The US Dept of Health and Human Services states that over 70% of people who reach age 65 will need some form of long-term care during their lifetime.

## **"I'll pay for it myself."**

Even if you have sufficient assets, you may not have easy access when you need them. Have you thought about which assets you would liquidate to pay for long-term care services? Does your retirement plan include paying for these services out of your own pocket?

If you would like a quote, please reserve a time here: <https://calendly.com/pegfields/call>

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