



LONG-TERM CARE

TAKE CONTROL OF THE CARE YOU MAY NEED NOW

Someone turning age 65 today has almost a 70% chance of needing some type of long-term care services and supports in their remaining years.*

While traditional health insurance and Medicare cover medical care, they don't cover costs for assisted living, nursing home or home health care.

Who will care for you when you can no longer care for yourself?

Consider a long-term care insurance option that best protects you, your retirement savings and your family. With private room nursing home costs rising from a national median monthly price of \$7,698, now is the time to choose the long-term care option that works best for you*.

Traditional Long-Term Care	Long-Term Care Accelerated Death Benefit	Linked Benefit (Asset Based)
Pure long-term care insurance only	Long-term care combined with life insurance policy	One-time payment for combined life insurance and long-term care coverage
If you don't have a long-term care need, the coverage goes unused	Pays out as a death benefit if unused for long-term care	Pays out as a death benefit if unused for long-term care
Tax-free benefit	Tax-free benefit	Tax-free benefit
No cash value if unused	Cash Value	Cash Value
Variable rates	Fixed rate	Fixed rate
Spouse can buy a joint policy	Spouse must buy a separate policy	Spouse can buy a joint policy

* U.S. Department of Health and Human Services