

LIVING YOUR DREAM RETIREMENT DON'T RELY ON THE WILD CARD

Many of us envision our retirement years as a time to explore our passions and curiosities, so living our dream retirement shouldn't be left to chance. Long-Term Care Insurance can stack the deck in your favor. Consider these seven reasons to retire with a winning hand.

01 LTCi Can Relieve the Burden

- Average annual out-of-pocket expense for family caregivers exceeds \$7,000
- 80% of family caregivers are paying at least 26% of their savings for a loved one's expenses
- Average number of hours per week family members spend as a caregiver is 24.4 and 1 in 4 spend 41+ hours per week providing care



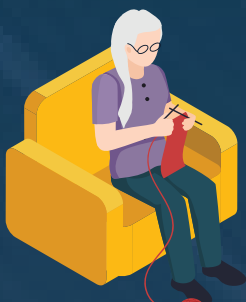
02 LTCi Can Protect Your Assets

Average Retirement Savings Accrued by Age:

- Recommended retirement savings for Americans in their 60s is 8-10 times their annual salary



03 LTCi Can Enable You to Age Alone Safely



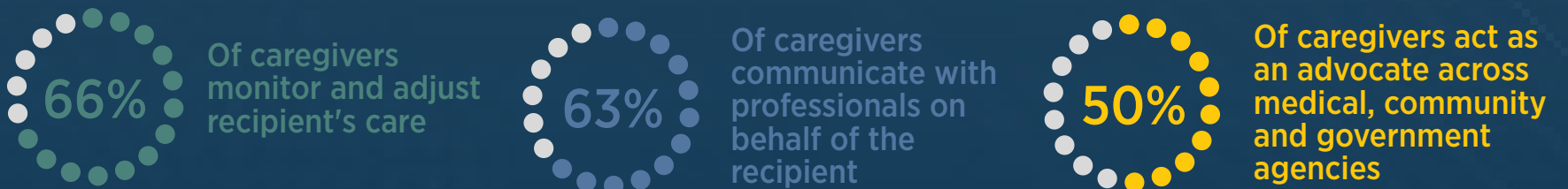
- 36% of those age 50 or older live alone
- LTCi can cover the costs of home safety modifications such as ramps, grab bars, stairlifts, walk-in showers, safety rails, power recliners

More than
1 IN 3
people getting divorced in the US are over the age of 50.

04 LTCi Can Help You Avoid the Crowds



05 LTCi Can Allow You to Control Your Care



06 LTCi Can Get You High-Quality Care



Education Requirement Range:

- o In-Home Caregivers require a GED
- o Nursing Home Positions require a degree in nursing

Monthly Costs Associated with:

- o In-Home Care: \$5,462
- o Assisted Living Facility: \$4,774
- o Nursing Home Private Room: \$9,584

07 LTCi Can Pay What Health Insurance Won't

- 66%** Of caregivers use their own savings to fund care
- 20%** Of caregivers take on additional debt
- 57%** Of caregivers report high levels of stress, anxiety, and/or depression



¹<https://www.aarp.org/caregiving/financial-legal/info-2021/high-out-of-pocket-costs.html>
²<https://www.nyl.com/nyc/all-boroughs/politics/2021/07/14/aarp-study--family-caregivers-face-significant-out-of-pocket-expenses>
³<https://www.caregiver.org/resource/caregiver-statistics-demographics/>
⁴<https://www.synchronybank.com/blog/median-retirement-savings-by-age/>
⁵https://buffalonews.com/baby-boomers-gen-xers-deal-with-prospect-of-aging-alone/article_e3c5a3f1-eefc-572e-ab37-571c34724073.html
⁶<https://www.everydayhealth.com/emotional-health/why-more-couples-are-divorcing-at-older-ages-than-before-and-what-you-can-do-to-avoid-it/#>
⁷[https://www.simplyinsurance.com/nursing-home-statistics/#:~:text=Only%200.46%25%20\(roughly%201.5%20million,15%2C600%20nursing%20homes%20in%20America](https://www.simplyinsurance.com/nursing-home-statistics/#:~:text=Only%200.46%25%20(roughly%201.5%20million,15%2C600%20nursing%20homes%20in%20America)
⁸https://learn.org/articles/What_Courses_and_Training_are_Required_to_Become_a_Home_Health_Aide.html
⁹<https://www.ziprecruiter.com/e/What-Are-the-Requirements-to-Work-at-a-Nursing-Home>
¹⁰<https://www.genworth.com/aging-and-you/finances/cost-of-care.html>
¹¹<https://www.aplaceformom.com/caregiver-resources/articles/caregiver-burnout-statistics>
¹²<https://www.talktomira.com/post/what-to-know-about-long-term-care>