

WHAT EVERY WOMAN SHOULD KNOW ABOUT LONG-TERM CARE

Why should women plan for long-term care?

Because they are living longer than men and it is expensive!

ANNUAL COSTS OF COMMON LONG-TERM CARE SERVICES:

- 1 FULL TIME, IN-HOME HEALTH AID: \$43,344
- 2 PRIVATE ROOM IN ASSISTED LIVING FACILITY: \$54,719
- 3 FULL-TIME, IN-HOME REGISTERED NURSE: \$152,008
- 4 PRIVATE ROOM AT A SKILLED NURSING HOME: \$102,656



HOW ARE YOU GOING TO PAY FOR IT?

Don't Ignore The Myths

IT WON'T HAPPEN TO ME

1 in every 2 individuals turning age 65 today will need long-term care assistance

MEDICARE HAS ME COVERED

Medicare only covers a portion of skilled nursing costs up to 100 days, and the average nursing home stay is 3 1/2 years.

I'LL USE MY SAVINGS!

It is estimated that clients facing an unplanned care event may spend their savings 2-3 times faster than planned.

MY FAMILY WILL TAKE CARE OF ME

Estimated overall costs for a female caregiver is almost \$325,000, due to lost wages and diminished working hours.



TAKE CHARGE OF YOUR LIFE!

PUT YOURSELF FIRST

Think about your future and the possibility of needing care someday.

PLAN FOR LONG-TERM CARE AS A FAMILY

Talk with your spouse, your siblings, your parents, and your children.

TALK WITH YOUR ADVISOR

Ask your advisor what you can do to protect yourself and your loved ones.

