**INSURANCE**
**OFFICE OF CENTRAL OHIO**

*Professional Advice • Personal Service*

## Why Consider Long Term Care Insurance Now?

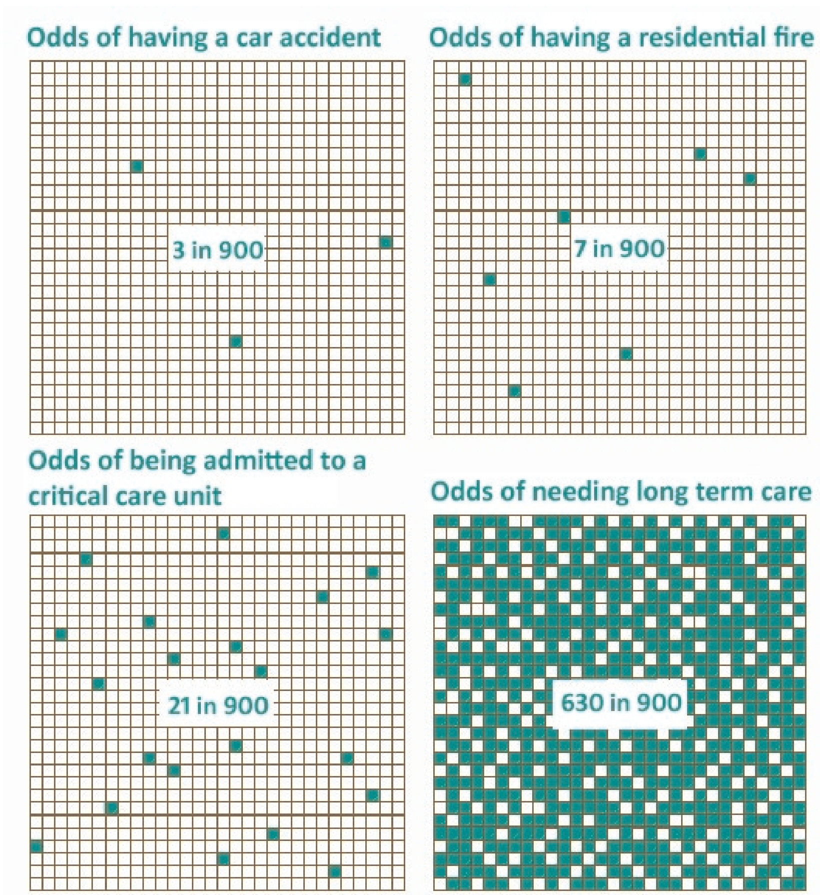
**FACT #1.** Most long term care is received at home, not in a nursing home. In fact, 43% of long term care insurance claim benefits paid to individuals covered home care (and only 24% paid for nursing home care).*

**FACT #2.** One significant way to save on long term care insurance protection is to take advantage of available discounts. People in good health can save. You can lock in these savings even when your health changes. **Less than half (44%) of people between 50 and 59 qualify, and that percentage declines at older ages.** Why not see if you qualify now?

**FACT #3.** Married couples can save on long term care insurance, sometimes even when only one person is protected. And with new "shared care" options, two people can actually share each other's coverage. Less money . . . more benefit . . . worth considering.

**FACT #4.** You routinely insure against potential negative events, yet your chance of requiring some type of long term care is far greater.

** Source of all information: the American Association for Long Term Care Insurance, 2007 and 2008 Sourcebooks.*




### THE COST OF GOING WITHOUT

People considering LTC insurance often believe that they will be better off investing the premium dollars and using those invested dollars to pay for long term care services. Are they correct?

Consider a **48** year old female acquiring a LTC policy with a **$5,000** per month benefit for **48** months, with a **3%** compound inflation rider. The annual premium for this would be **$2,500**.

Assume the woman lives to age **83** and only needs LTC for the last **36** months of her life.

If she invested **$2,500** each year for **32** years (until age 80) and realized a **5%** annual rate of return, she would have accumulated **$ 197,660 (pre-tax)** to pay her long term care expenses.

If she purchases the LTC policy, her monthly benefit will have increased to **$12,504,** and for the **36** months (not the full benefit of **48** months) the total benefits she will receive are **$450,144 tax free.**

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