

A CONSUMER'S GUIDE
TO LONG-TERM CARE INSURANCE
PROTECTION

IT COSTS NO MORE TO WORK
WITH A PROFESSIONAL

A long-term care insurance professional can answer your questions and help you get the protection you need for a price you can afford.



IT PAYS TO PLAN TODAY

The longer you wait, the harder it may be to qualify for this protection. Wait too long, and you may develop a health condition that will not let you qualify at all.

IMPORTANT NOTE: This brochure provides a general overview of the subject. It is not intended to provide tax advice. When considering long-term care insurance protection always ask questions and be certain to read your policy.



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The American Association for Long-Term Care Insurance is a national, non-profit professional organization.

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Buy Before Your Next Birthday

If you wait to apply for coverage until your next birthday you'll be paying more for exactly the same protection.

That's because rates are based on your age.

Your Potential Yearly Savings
5-15%



Start meeting with your long-term care insurance specialist at least 60 days before your birthday.

Ask If You Qualify For Preferred Rates

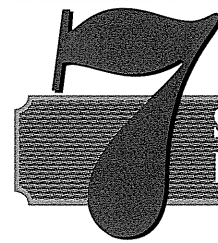


You will save significantly if you can qualify for preferred rate discounts for those who are in good health.

Standards vary by company, so be prepared to tell your long-term care insurance specialist about your health and any medications you take.

Your Potential Yearly Savings
10% or More

Never delay a visit to your physician. But it's best to apply for coverage before your doctor diagnoses a condition and writes it on your chart.



Seven strategies long-term care

Consider Your Deductible Amount



It's common today to have a deductible amount for your car and home insurance and even co-payments for your health coverage.

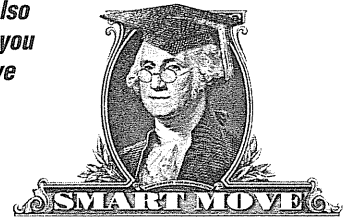
With long-term care insurance, the deductibles are called the Waiting Period or the Elimination Period (EP).

Your Potential Yearly Savings

90 Day versus 30 Day EP
10-20%

180 Day versus 90 Day EP
Saves an Additional 10%

You can save money if you choose a 90-day Elimination Period (EP). This means that the insurance company will not pay benefits during this time period. But, it's also a time when it's likely you will need less expensive services. You'll want to discuss your options with a knowledgeable long-term care insurance specialist.



A long-term care insurance professional can show you ways to get the quality protection you want at an affordable price.

to lower your cost of insurance protection



Maximize Your Tax Deductions

Federal, and a growing number of state, tax codes allow individuals and businesses to deduct tax-qualified long-term care insurance premiums.

Talk to a long-term care insurance professional or your accountant to find out how much you can deduct.

Your Potential Yearly Savings
3 - 28%



Do you or your spouse own a business? Is one of you self-employed? Long-term care insurance premiums can be tax deductible ... even for spouses.

Tax Deductible Health Savings Accounts can be used to pay for long-term care insurance.



Take Advantage of Couples Discounts

Many insurance companies offer Spousal Discounts when both spouses apply for coverage.

A growing number of insurers offer similar discounts to qualifying partners, in some cases even siblings who live together.



Sharing Can Save You Money

Shared Care. Most long-term care today is received at home where family members or community (unpaid) volunteers share in the caregiving. As a result, you may want to consider coverage with a lower benefit level to pay for needed professional care services.

Shared Cost. You may be able to pay some of the cost of needed care from your savings, retirement income or Social Security.

Ask your insurance professional for local costs for home and facility care. They may differ from national averages. And, should you one day need care in a skilled facility, sharing a semi-private room can be 15-to-25% less expensive than a private room.

When Is Something Better Than Nothing?

Industry experts report that most people will need long-term care for less than five years.

If insurance protection offering a lifetime benefit period is too expensive, consider a shorter period.

In the final analysis, a shorter benefit period is far better than no protection at all.

Your Potential Yearly Savings

3 Year Plan
versus Lifetime
30 - 45%

5 Year Plan
versus Lifetime
20 - 30%

Savings shown in this brochure are derived from analysis of policies from leading national long-term care insurance carriers. For purposes of calculations, analysis was performed looking at individuals age 60, purchasing a comprehensive plan of coverage with \$120 MDB, 100% home care and compound inflation protection option.

THE REAL BENEFIT TO YOU

When you have money
to pay for care,
you have control and choice.

Without funding,
you will be forced to let others
choose and control your care.

You might be surprised how affordable
long-term care insurance protection
really is when you compare it to
having to pay for care yourself.

Why Get LTC Insurance?

To be able to stay at home.

To avoid depending on others for care.

To enable you to **choose** the LTC services
that you want if you ever need them.

To **protect your savings** and assets.

To **avoid welfare** and Medicaid.

To be able to **leave an estate** for heirs.

Because the **government will not cover** the
care you may need in the future.

Choice & Control

DID
YOU
KNOW

Long-Term-Care Insurance Plans Offered
by Employers or Groups
may or may not offer the discounts
mentioned in this guide.

It's a smart move to compare,
especially if you are married and/or
can qualify for preferred health discounts.