

Long Term Care

LTC
INSURANCE
SPECIALISTS
INCORPORATED

"Consultants to the Consumer"

Every Woman's Issue...

Women are all too often faced with the challenge of addressing the Long Term Care needs of an entire family **ALONE**, while pursuing a **Professional Career**. Consider the following:

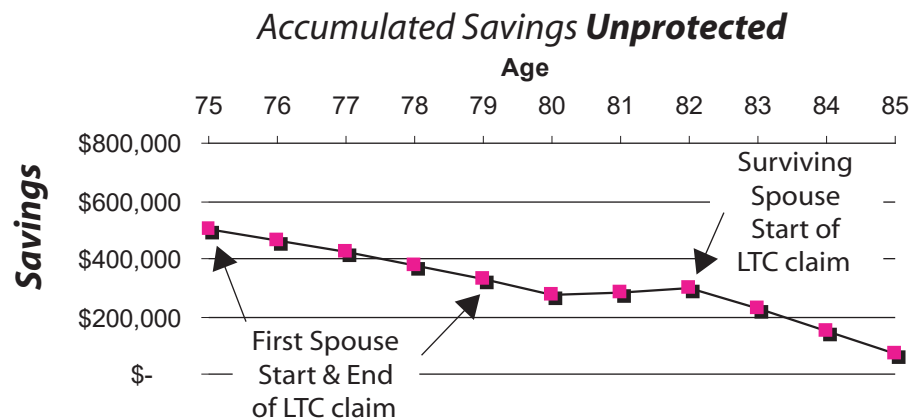
- ◆ When the Children are sick or hurt, it's **Mom** who attends to their needs.
- ◆ When her Husband is feeling ill, it's the **Wife** who attends to his needs.
- ◆ When Mom or Dad get sick, it's the **Daughter** who attends to their needs.

Add to this, the fact that Women often live an average of 7 years longer than Men, and you now have an extended **Caregiver** role that can be catastrophic to the Physical, Mental and Financial well-being of a Woman. In the end, Women are often left alone to care for themselves.

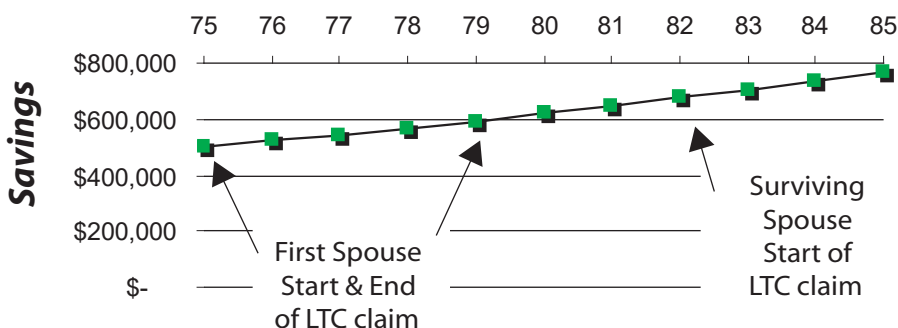
*This graph illustrates a couple's Accumulated Savings, **unprotected** against a Long Term Care Crisis with one spouse reducing their combined Assets first.*

The remaining spouse can be dramatically affected by this reduction and ultimately forced into insolvency.

All assets were subject to an annual interest of 5% and their Long Term Care expenses were subject to 5% inflation starting at \$165 per day.



Accumulated Savings Protected with Long Term Care Insurance



*This graph illustrates a couple's Accumulated Savings, **protected** against a Long Term Care Crisis with Long Term Care Insurance.*

The combined annual insurance premium of \$3,500 is being paid from their assets. Their assets are subject to an annual interest of 5%.

Their combined LTC insurance policies were purchased at age 65, providing over \$800,000 of combined insurance protection by age 75, while continuing to grow.

It is often the case that the surviving spouse is left emotionally drained and financially insolvent, after attending to the needs of their loved-one. This scenario can possibly be avoided or limited with the help of Long Term Care Insurance.

Note: The above information makes no guarantees. Rather, it represents a hypothetical situation and does not imply absolute protection or occurrence of said events.

Contact Lydia or Richard

Helping to Protect Your Assets and Independence...

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