## Long Term Care Insurance

What motivates someone to purchase a Long Term Care Insurance Policy?

If you have or are currently experiencing an event with a family member, you know how time consuming, emotionally draining and financially devastating it can be. Is it time to purchase a Long Term Care Insurance Policy to protect your loved ones from a potentially similar situation?



## Emotional

How many of us have or had parents, in-laws, grandparents needing care at Home, in an Assisted Living Facility or a Nursing Home?

## Conceptual

Do I believe in this product? Have I seen parents, grandparents, and in-laws needing care?

## Cost

Design a plan that is affordable. Remembering, today I have no coverage and I'm 100% out of pocket or tomorrow I can have something to pay for the cost of care.

How many of us have or had to make a lifestyle change:

- To spend more time with family members
- To have a family member move in
- To help a family member in need of financial help?

When an event happens, it is an incredibly emotional time on all family members.

Have I seen the emotional toll it's taking on my spouse and family members?

Have I seen the financial drain that it's taking on my parent(s), in-laws, or myself?

Do I want to have a plan that's going to help financially and help offset the costs of care and keep my finances intact for as long as possible? Do I want to 'control' matters now or have an uncontrolled situation in the future?

"If I do nothing, I understand my assets are fully exposed and subject to liquidation."