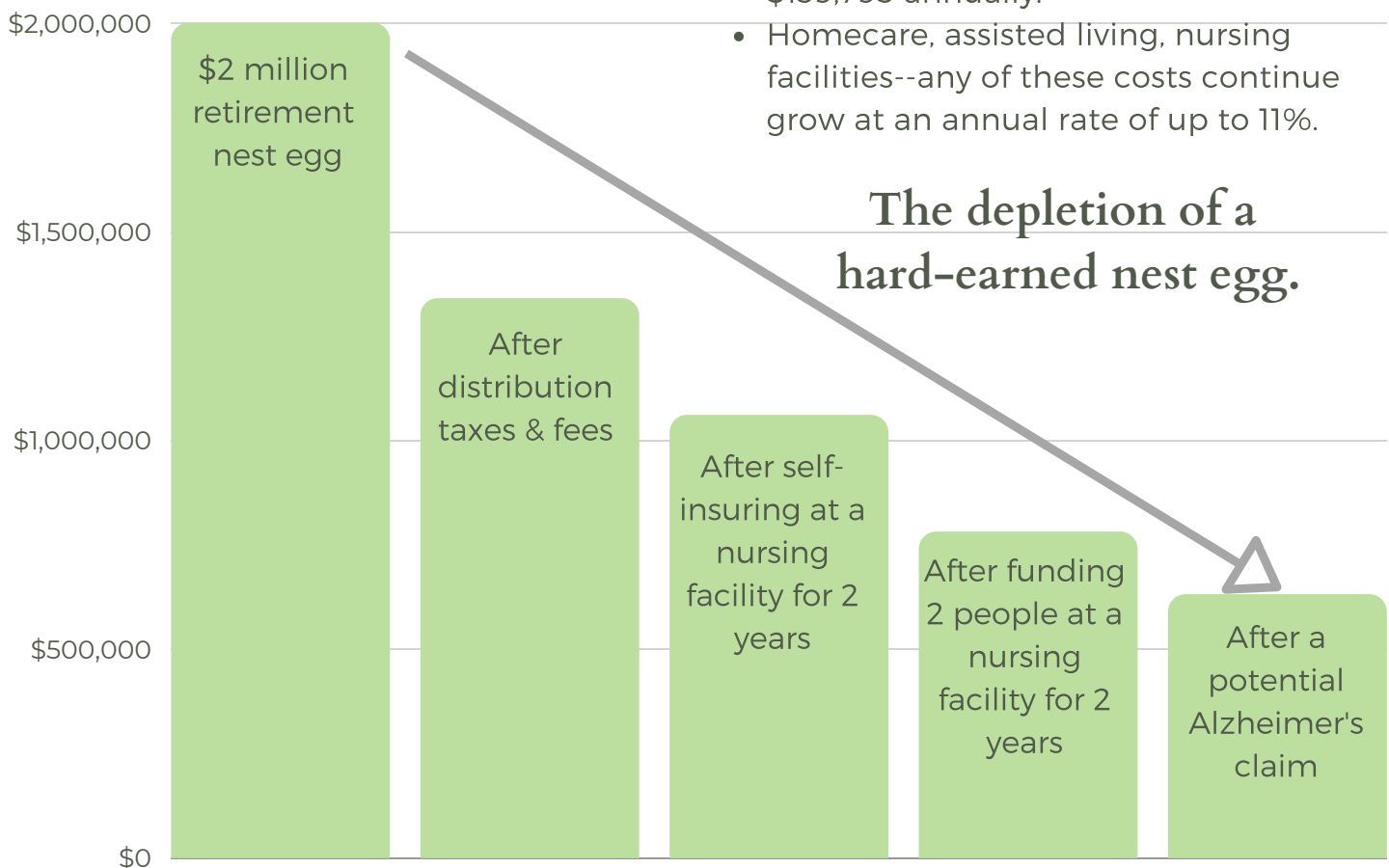


Long-Term Care Insurance

LONG-TERM CARE insurance protects your clients' retirement savings. If your client plans to live to age 65 then that individual can plan on a 70% chance of using long-term care services, and the probability that this client will also act as a caregiver at some point in retirement is also higher than ever. Your job is to make sure your clients are financially prepared for that endeavor.

We offer:

- Tax-Qualified LTC
- Linked Benefit LTC
- Accelerated Death Benefits
- The average cost for a room in a nursing facility is \$7,756/month. And that's for a semi-private room. Homecare is \$4,576/month.
- In the San Francisco area, the cost for a private room in a nursing facility is \$139,795 annually.
- Homecare, assisted living, nursing facilities--any of these costs continue grow at an annual rate of up to 11%.



The depletion of a hard-earned nest egg.

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