## 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 nationwide cost for a private room in a nursing facility is \$9,034/month. A home health aide is \$5,148/month.
- In the San Francisco area, the cost of a private room in a nursing facility is \$168,813 annually. A home health aide is \$85,800 annually.

