## WHY DO I NEED LONG-TERM CARE?



Long-term care is unpredictable – you don't know exactly when you'll need it, why or what kind of care you'll require. Take steps now to protect yourself, your loved ones and your legacy from the unexpected.

Long-term care costs are difficult to project and may be higher than you planned for; Medicare is limited to what it covers if an unexpected healthcare event happens.

## 1 IN 2 PEOPLE TURNING 65 WILL NEED SOME TYPE OF LONG-TERM CARE IN THEIR LIFETIME

A life insurance or hybrid long-term care policy financially prepares you for long-term care costs, while also offering unique advantages (such as health expense reimbursements, tax benefits, death benefit).

PROTECT YOUR LIFE & GIVE YOURSELF PEACE OF MIND. READY TO GET STARTED?

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