## WHY LONG-TERM CARE Should be a part of your plan

Long-term care insurance is private insurance designed to cover the cost of skilled nursing and custodial care services for individuals who are chronically ill or have severe cognitive impairments.



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 FUTURE