

A photograph of an elderly couple sitting in a wooden boat on a calm lake. The man, on the right, has his arm around the woman's shoulder. They are both looking at each other with gentle smiles. The background features a dense forest of evergreen trees and majestic mountains under a soft, hazy sky. The overall tone is peaceful and romantic.

YOU'RE LOOKING FORWARD TO **RETIREMENT** ...

... BUT WHAT IF YOU
NEED **LONG-TERM CARE?**

You've worked hard to provide for yourself and your loved ones. But have you considered how the very real possibility of long-term care could impact your retirement?

DO YOU HAVE **ASSETS SET ASIDE** TO HELP PAY FOR POTENTIAL **LONG-TERM CARE COSTS?**

Someone turning **age 65** today has almost a **70% chance** of needing some type of long-term care services in their remaining years.¹ The median cost of nursing home care in the U.S. is currently **\$100,375 a year**. By the year 2038, it is estimated to be as high as **\$181,288**.²

Call me at **[phone number]** to discuss how incorporating life insurance into your retirement income strategy can help protect a portion of your retirement assets — and the important legacy you want to leave.

¹LongTermCare.gov. U.S. Department of Health and Human Services. "How Much Care Will You Need?" <https://longtermcare.acl.gov/the-basics/how-much-care-will-you-need.html>. Accessed April 4, 2019.

²Genworth. Genworth Cost of Care Survey 2018. <https://www.genworth.com/aging-and-you/finances/cost-of-care.html>. Accessed April 4, 2019.

Insurance guarantees are backed by the financial strength and claims-paying ability of the issuing insurer.

843902



Address Line 1

Address Line 2

City, State

*[State Insurance License #XXXXXX, required in AR, CA]
[INVESTMENT ADVISORY DISCLOSURE, if applicable]*