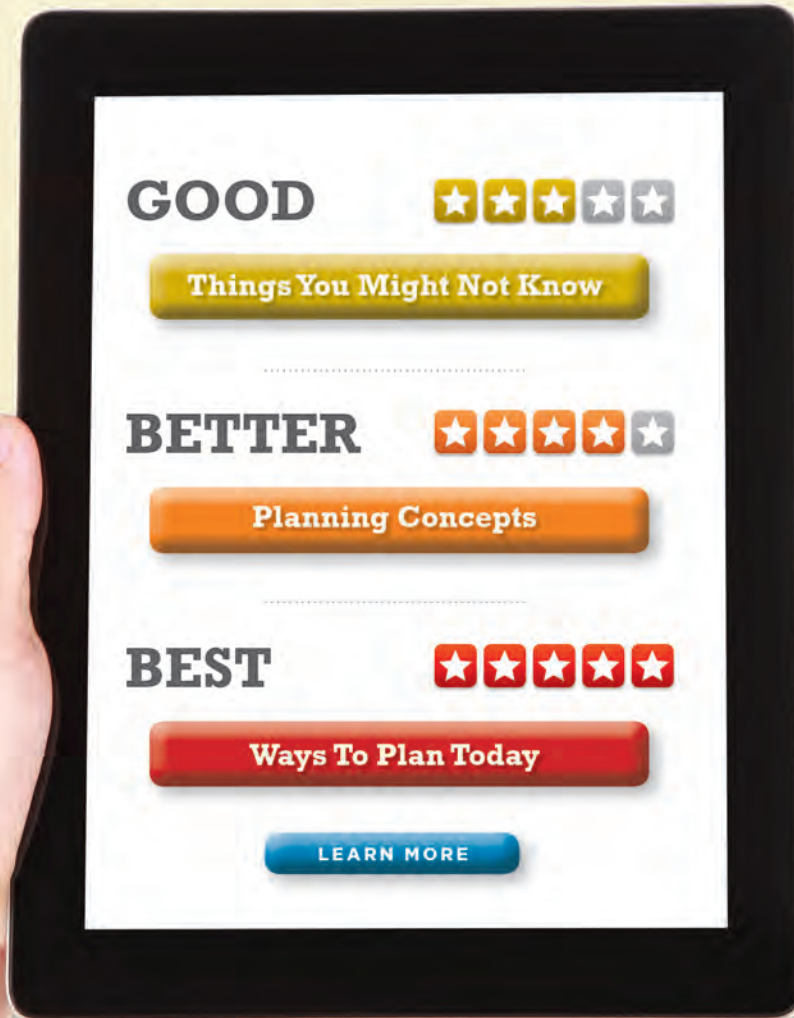


A SPECIAL PLANNING GUIDE
FOR KIPLINGER'S PERSONAL FINANCE READERS

Your Guide To Long-Term Care Planning



THE TIME TO PREPARE IS NOW!

The need for long-term care is one of the biggest financial threats you could potentially face in life.

This guide answers the most common questions regarding long-term care planning and insurance protection.

PRESENTED BY THE
American Association for Long-Term Care Insurance
ADVOCACY • INFORMATION • EDUCATION • STANDARDS

Long-Term Care

(The Need for Extended Care)

Planning Is Important

You plan, you save and you invest to create a financially secure tomorrow.

Needing long-term care (extended care) can impact your loved ones, your assets and your retirement.

Are you prepared with a plan to address an extended care need that lasts for several months or for many years? This guide from the American Association for Long-Term Care Insurance shares timely information to help you **plan today for an uncertain future.**

GOOD TO KNOW



Most Long-Term Care Is Home Care

No other place will ever seem like your home so it's understandable why people prefer to remain in their own home even when long-term care is needed.

Today's long-term care insurance (LTCi) policies can pay for needed care in your own home.



The LTC Planning 'Sweet Spot'

In tennis, hitting the racket's 'sweet spot' results in the most powerful hit. The long-term care planning sweet spot is when individuals have the most options and can obtain less expensive insurance.

Your 50s and 60s are the sweet spot for purchasing long-term care insurance protection. Long-term care insurance is less expensive the younger and healthier you are.



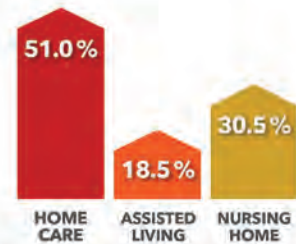
THE BEST REASON TO PLAN NOW

"Without long-term care insurance, everything you worked and saved for is exposed. You'll never be younger or likely healthier than you are today, which makes now the best time to plan."

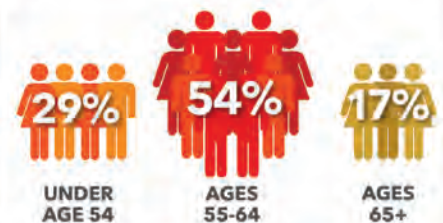
Jesse Slome, Director
American Association for Long-Term Care Insurance

LONG-TERM CARE INSURANCE PAYS FOR HOME CARE*

Most new long-term care insurance claims begin at home.



MOST INDIVIDUALS APPLY BETWEEN AGES 55 AND 64**



*New long-term care insurance claims opened (2012).
Source: 2014 LTC Sourcebook, AALTCI.

**New long-term care insurance sales by issue age (2012).
Source: 2014 LTC Sourcebook, AALTCI.

American Association
for Long-Term Care Insurance®

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For more information, go to the

ONLINE CONSUMER INFORMATION CENTER
American Association for Long-Term Care Insurance

www.AALTCI.org

BETTER APPROACHES WORTH CONSIDERING



Some Coverage Is Better Than None

Buying a "smaller" long-term care insurance (LTCi) or hybrid policy that's designed to cover a portion of your potential future long-term care costs can provide significant protection for less cost than you might think.

THE **GOOD - BETTER - BEST** APPROACH TO LONG-TERM CARE INSURANCE PROTECTION

GOOD ☆☆☆☆

A fixed amount of benefit protection. Your most affordable approach locks in your good health and insurability today and provides a set amount of benefit dollars, if needed.

BETTER ☆☆☆☆

Coverage with benefit increase options. Today, insurers offer many options that increase future benefit amounts but can be less costly to you at inception.

BEST ☆☆☆☆

Annual 3% benefit growth. Preferred by many who purchase coverage today, policies with 3% annual compound growth are worth comparing and considering.

LONG-TERM CARE INSURANCE BUYERS

75%

of people select
3-5 year
benefit periods



* New long-term care insurance sales by issue age (in 2012).
Source: 2014 LTC Sourcebook, AALTCI.

WHO BENEFITS

FROM LONG-TERM CARE INSURANCE?

FROM AALTCI'S 2014 ANNUAL REPORT:

- **The nation's long-term care insurance companies paid \$20.5 million in claim benefits per day in 2013**
- **\$7.5 billion paid in claims nationally in 2013**
- **273,000 claimants opened an LTC claim in 2013**
- **\$1.8 million** (largest claim, cumulative paid, female)
- **\$1.3 million** (largest claim, cumulative paid, male)

Source: AALTCI studies of claims paid in 2013, February 4, 2014.

LTC PLANNING GUIDES

Read the five guides from prior issues of *Kiplinger's Personal Finance* magazine; available now online:



www.aaltci.org/guides

☆☆☆☆☆ **BEST** NEXT STEPS

NOW is the best time to get the information you need to start planning. Speak with your insurance or financial professional who can compare plan options, benefits and costs.

- ★ **FIND OUT HOW MUCH COVERAGE COSTS**
- ★ **ASK WHAT DISCOUNTS YOU MAY BE ELIGIBLE TO RECEIVE**
- ★ **DETERMINE IF YOU CAN HEALTH QUALIFY**

There is never a cost or obligation when you request this information.

PLANNING FOR RETIREMENT?



SMART COOKIE

Don't leave your future to chance. Let us help you protect the things that matter most...your family, your home and your retirement nest egg.

mutualofomaha.com/kp



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