

Long Term Care Insurance

Is now the time for you to start thinking about these questions?

- What plans have you, your spouse or partner made to care for each other when you no longer can?
- Who would you want to provide your care — spouse, children, partner, aides, nurses?
- Where would you like that care to take place — nursing home or your home?
- How will you pay for the care — income or liquidation of assets?

The basic issue facing individuals and families is not the availability of care, but rather the cost.

Think of Long Term Care Insurance as nothing more than additional “INCOME” to help pay for the cost of care so you are not forced into liquidating any assets.