



Long Term Care Insurance Specialists

Toll-free: 1-866-471-4072

www.ltcfp.com

info@ltdfp.com



Long Term Care Insurance Specialists

## OUR MISSION STATEMENT

We see a time when every individual will live fully and completely in dignity, comfort and independence without financial burden. To that end, our work, passion and purpose is to bring appropriate long term care financial solutions to all those we meet.

*What do you know about*  
**LONG  
TERM CARE  
INSURANCE?**

*Maybe it's*  
**TIME  
TO LEARN  
MORE**

<sup>1</sup>O'Shaughnessy, Carol, Congressional Research Service, testimony to Senate Aging Committee, June 28, 2001

<sup>2</sup>O'Shaughnessy, Carol, Congressional Research Service, testimony to Senate Aging Committee, June 28, 2001

<sup>3</sup>MetLife 2004 Market Survey of Nursing Home and Home Care Costs as published on Consumer Affairs.com 10/4/2004

<sup>4</sup>MetLife Mature Market survey, 2003

<sup>5</sup>Assisted Living Federation of America, 2002

<sup>6</sup>Alzheimer's Association, 4/6/2004

<sup>7</sup>MetLife 2004 Market Survey of Assisted Living Costs as published in Provider Magazine News.

<sup>8</sup>MetLife 2004 Market Survey of Nursing Home and Home Care Costs as published on Consumer Affairs.com, 10/4/2004

<sup>9</sup>Centers for Medicare and Medicaid 2002 statistic "The Nursing Facility Sourcebook, 2001", American health Care Association, p. 71s

<sup>10</sup>Ohio Medicaid & Elder Law Planning 2003

<sup>11</sup>Administration on Aging, 2/1/2005



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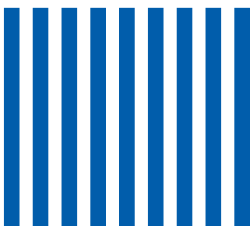
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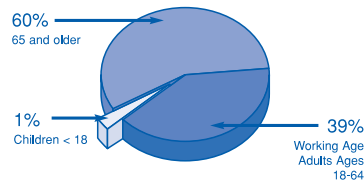
LTC FINANCIAL PARTNERS, LLC  
3550 CARILLON PT  
KIRKLAND WA 98033-9989



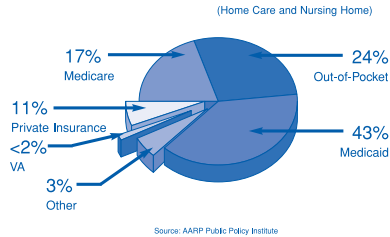
## DID YOU KNOW?

- 12 million people are receiving long term care and the number is growing. 82% are being cared for at home or in Assisted Living. Only 18% are in nursing homes. <sup>1</sup>
- 39% of people needing long term care are working age adults: ages 18 – 64. <sup>2</sup>
- Average care needs:
  - Nursing Home = 2.6 years <sup>3</sup>
  - Home Health Care = 4.5 years <sup>4</sup>
  - Assisted Living = 18 months <sup>5</sup>
  - Life span of Alzheimer’s patient = 4.9 years on average – 5.7 for women, 4.2 for men <sup>6</sup>
- Long term care costs are projected to triple in 20 years. <sup>7</sup>
  - Home Health Care \$18/hour = \$66,000/year
  - Assisted Living \$85/day = \$30,288/year
  - Adult Day Care \$55/day = \$20,075/year
  - Nursing Home \$184/day = \$67,276/year <sup>8</sup>
- Group health insurance and Medicare pay for Skilled Care only. Average number of days = 23. <sup>9</sup>
- Medicaid limits options for type and place of care. Must meet asset and income guidelines. <sup>10</sup> (Spend down to \$1,500)
- Aging of America:
  - 78 million baby boomers will turn 65 in 2011.
  - 35 million over age 65, to grow to 70 million by 2030.
  - Fastest growing segment of population – 85 and over will grow to 8.5 million.
  - 75,000 people over age 100, projected to triple in 20 years. <sup>11</sup>

### Long Term Care Demographics



### Who Pays for Long Term Care? (Home Care and Nursing Home)



## DO YOU NEED LONG TERM CARE INSURANCE?

1. Do you have more than \$70,000 in assets that you want to protect (excluding your home)?  
Yes  No
2. Has anyone in your family ever needed long term care?  
Yes  No
3. Are you in good health?  
Yes  No
4. Similar to writing a will and signing a health care proxy, have you discussed with family members what to do if you needed long term care?  
Yes  No
5. Have you ever provided care for anyone who was unable to care for him/herself?  
Yes  No
6. If you plan to have family members care for you, have they consented to accept this responsibility?  
Yes  No
7. Have you thought about where you would like to receive care if you needed it?  
Yes  No
8. Currently, you are self insured. Could you afford care if it cost over \$50,000 per year?  
Yes  No
9. Would you prefer to be cared for in your own home?  
Yes  No

IF YOU ANSWERED YES to three or more of these questions, you need more in-depth information on Long Term Care Insurance. Please provide the information below so we may send you a book that we co-authored titled: “Dignity for Life, The Five Things You Should Know Before Considering Long Term Care Insurance.”



NAME \_\_\_\_\_

PHONE \_\_\_\_\_

EMAIL \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_

STATE \_\_\_\_\_

ZIP \_\_\_\_\_

## ABOUT LTC FINANCIAL PARTNERS

Long term care is a very complex issue. Fortunately, each LTC Financial Partner is a neighbor, a member of your local community and a specialist who has developed hundreds of successful and productive plans for people who want to protect their assets and be assured of receiving quality care.

Of the top 100 licensed LTC specialists across the United States, more than half are partners at LTC Financial Partners.

Only select licensed specialists are invited to become partners in LTC Financial Partners. Each is an owner who is committed to understanding an individual’s needs and goals and will work to save them time and money and protect the assets that the client has worked so hard to attain.