

Top 10 Benefits of Owning Long Term Care Insurance Today *(even if you never use it!)*

There are two common reasons people give for not owning long-term care insurance (LTCI). The first is “What if I buy it and never use it?” (to which we reply, “Good for You! We should all be so lucky!”). The second is “I’ll never need this!” (which is a form of denial). However, our years of experience in LTCI reveal that there are many **immediate benefits of owning LTCI, regardless of whether you use it or not.**

When you own LTCI, you will:

- 1. have the comfort** of knowing you and/or your spouse will never be a burden on family and friends.
- 2. never worry** about impoverishing your spouse should you require long-term care.
- 3. have the pleasure** of knowing you will be free to really enjoy your retirement because *your retirement assets are protected*. You will never have to “wall-off” assets “just in case.”
- 4. have the joy** of knowing you will never put your children in a position of having to choose between the high cost of long term care for one parent and protecting the assets of the healthy parent.
- 5. know you will be in the “private pay” category**, entitling you to *your choice of private pay care*, should you need it.
- 6. be confident** you will not ruin your spouse’s health by making them your primary caregiver.*
- 7. substantially increase your ability to stay at home**, surrounded by loved ones and friends.
- 8. rest assured that all your current hard work**, planning, investing and savings will not be obliterated.
- 9. know your children will never have to choose** between your care and their inheritance (which often includes the education of your grandchildren).
- 10. never be forced to get rid of your beloved pet**; they will always be with you—right by your side.



For Information about LTCI Contact your agent or
info@ialtc.com — 800-471-7191

* “Almost 75% in the study indicated their caregiving responsibilities had adversely impacted their health.” Journal of Financial Service Professionals, March 2000.

 **INSURANCE ADVISORS**
Leaders in LTCI