



Think of it as independence.

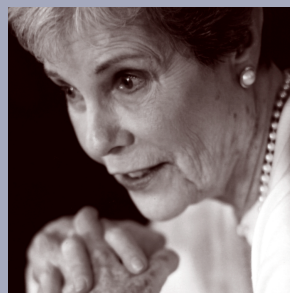




Living life the way you want to.

Making choices that are right for you — and your family. That's what independence is all about.

But the truth is, few of us have the financial resources to ensure our independence if we need ongoing care as we grow older. Or in the event of a serious illness, injury, or disability which can strike at any age. And while you can always count on your family for help, you want to be sure that the time you spend together is quality time.



Long term care insurance. Important at any age.

It's wise to plan for long term care when you're young — and healthy. That's because a serious accident or debilitating illness can strike at any age. If something were to happen while you were young, you would want to ensure you had ample coverage, since most of us don't accumulate many assets until we're older. If it were to happen later in life, you'd want to be sure you could remain independent, protect your retirement assets, and maintain your family's well-being.

Many people mistakenly believe they are already covered.

Long term care insurance pays for personal assistance with activities such as eating, bathing, using the toilet, and moving around — or for supervision due to cognitive impairment. This assistance is typically not covered by health or long term disability insurance. As for government programs, Medicare pays only for short periods of care and Medicaid⁵ only covers the very poor — those whose assets are at or below state-required levels.

FACT:

40% of people who need long term care are working adults between the ages of 18 and 64.

Source: America's Health Insurance Plans, "Guide to Long-Term Care Insurance," 2004.

The probability of losses in physical functioning increases with age — dramatically so for the population aged 65 and older.

Source: Congressional Budget Office, "Financing Long-Term Care for the Elderly," June 2004.