

# LTC AND LINKED BENEFIT PRODUCTS: A FEW FACTS



**FACT:** At least *70%* of people over age 65 will require LTC services at some point in their lives.<sup>1</sup>



**FACT:** *78 million* baby boomers will retire over the next two decades.<sup>2</sup>

**FACT:** Only *17%* of baby boomers have planned for long-term care needs.<sup>3</sup>



**FACT:** *79%* of people who need long-term care live at home or in community settings, not institutions.<sup>4</sup>

**FACT:** Only *10%* of adults over age 65 own a long-term care insurance policy.<sup>5</sup>

**It's never too soon to start planning for your long-term care and chronic illness needs. Let's get started on the conversation... contact me today.**



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<sup>1</sup> U.S. Department of Health and Human Services, National Clearinghouse for Long-Term Care Information, [www.longtermcare.gov](http://www.longtermcare.gov), September 2010. <sup>2</sup> American Association for Long-Term Care Insurance, 2013 LTCI Sourcebook. <sup>3</sup> "What are the Chances of Needing Long Term Care?" *LTC Insurance Tree*, June 2010. <sup>4</sup> [http://www.caregiver.org/caregiver/isp/content\\_node.jsp?nodeid=440](http://www.caregiver.org/caregiver/isp/content_node.jsp?nodeid=440), May 24, 2011. <sup>5</sup> "Do You Need Long Term Care?" *The Money Alert*, Sept. 2010