



Where To Start?

Changing your lifestyle or that of a loved one is not an easy decision. Many new choices are upon you and some may cost more money than is readily available. The fact is, not everyone has been able to plan for the personal, emotional or functional aspects of a Long-Term Care event or an unexpected need for Long-Term Care.

Options To Consider

You may have Long-Term Term Care insurance but the benefits may fall short. Perhaps you have set aside income or assets but what if they cannot stand-up to the test of time? And one last uncomfortable consideration; what will the well-spouse live on if all available cash is used for the care of a loved one?

You should consider all resources and options when deciding how to pay for care at the point-of-need. Also, while you may have the option of relying on Medicaid, you will need to accept a loss of control over your financial life and care choices can be limited. Before you accept less than what you want and deserve explore your options, get the facts and seek fair and balanced advice.



Before You Decide

Before you decide about the best and most cost-efficient ways to pay for care, consider knowledgeable advice on the following options:

- ◆ Guaranteed Enhanced Income Annuity
- ◆ Converting an Existing Life Insurance policy Into a Long-Term Care Account
- ◆ Reverse Mortgage
- ◆ Bridge Loan
- ◆ Veterans Administration Benefits
- ◆ Medicaid

*Have You Considered
All Your Options?*



Now Is The Time

Now is the time to evaluate your needs and consider the best funding options for you. Whether you're offsetting the expense of care for remaining in your own home or in a care community, choosing the best path includes guaranteed ways to enhance your cash-flow and the utilization of potentially unrecognized financial assets.

Point-of-Need Care Funding



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*Finding The Care Dollars
You Need When You Need
Them Most*

**The
Time
Now**