

2024
Your Local Area Here

Navigating Tomorrows Care: Your First Step to Long-Term Care Planning

Expert Insights, Practical **Tips**, and Personalized Strategies for a Secure Future

Long-term care is the largest unfunded financial risk that can adversely affect retirement plans, investments, estate plans and lives of the entire family.



Your Logo
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www.yourwensite.com
(800) 888-8888 | (813) 888-8888

From Independence to Companionship: Navigating the Phases of Long-Term Care

Unwavering Devotion: A Spouse's Journey into Caregiving

"Love's journey begins with simple gestures, evolving into a symphony of care, where a spouse unknowingly becomes a lifelong caregiver"

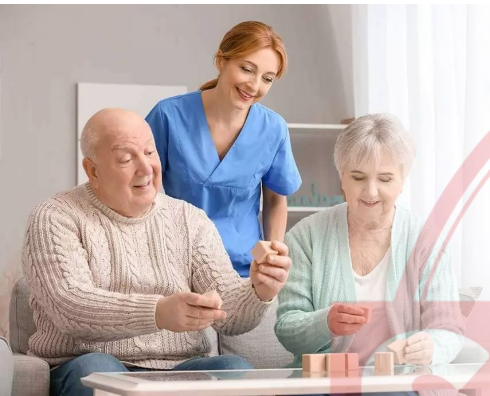


*"Mom really needs
some help with Dad"*

Guiding Light: Supporting Mom's Journey in Caring for Dad

"Choosing to bring a home health aide into our family's journey is a decision rooted in love – a way to honor Mom's tireless dedication and ensure both our parents receive the best care they deserve."

*"Dad needs more care that can be
provided at home"*



Embracing Change with Love: Assisted Living for Dad's Next Chapter

"In embracing assisted living, we embrace peace of mind – a decision driven by love, safeguarding Mom and Dad's well-being as they embark on this new chapter."



*"Dad needs more care than can be
provided in assisted living"*

Embracing Care and Comfort: Dad's Journey to a Nursing Home

"Our decision to move Dad to a nursing home was rooted in ensuring his safety, specialized care, and improved quality of life. This step allows him to receive the attention he needs while providing our family with the peace of mind that comes from knowing he's in capable hands."



"Long-term care decisions not only shape the future of our loved ones but also redefine the roles and responsibilities of adult children, as they navigate the delicate balance between care and independence."



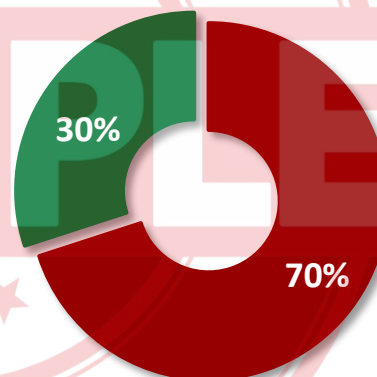
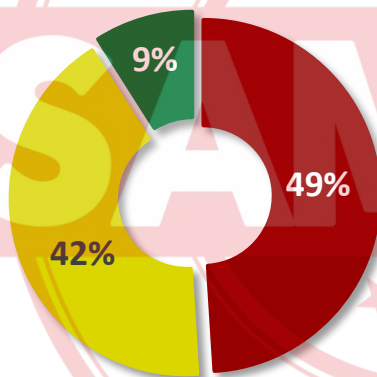
Are you aware of Your Likelihood of Requiring Long-Term Care?

Exploring the Looming Reality The Risk of Requiring Long-Term Care

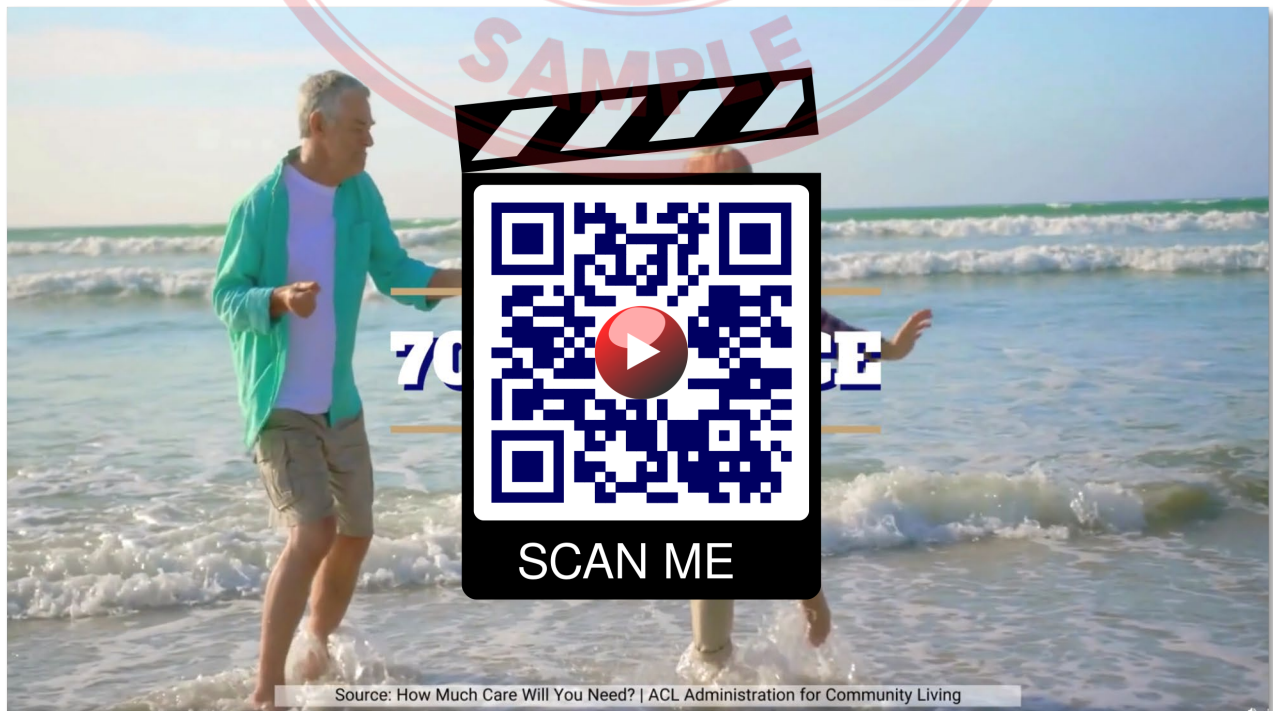
Married Couple

Individual Age 65

- Both Spuses Will Need Care
- Only One Spouse will Need Care
- Neither Spouse Will Need Care



- Will Need Care
- Will Not Need Care



Source: How Much Care Will You Need? | ACL Administration for Community Living

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Balancing Boundaries: The Importance of External Long-Term Care Solutions

The Crucial Role of Paid Long-Term Care Providers

"Embracing external long-term care solutions not only ensures the well-being of our loved ones but also preserves the delicate balance of family roles and relationships, allowing us to provide care from a place of love rather than obligation."



Crunching the Numbers: The True Cost of Long-Term Care

Your Local Area Here
Average Annual Cost of Care*

Year	LTC	Informal Care	Home Care	Assisted Living	Nursing Home
2024	\$77,801	\$88,373	\$47,695	\$57,864	\$117,272
2034	\$104,558	\$118,766	\$64,098	\$77,764	\$157,604
2044	\$140,517	\$159,611	\$86,142	\$104,509	\$211,806
2054	\$188,843	\$214,504	\$115,768	\$140,451	\$284,650

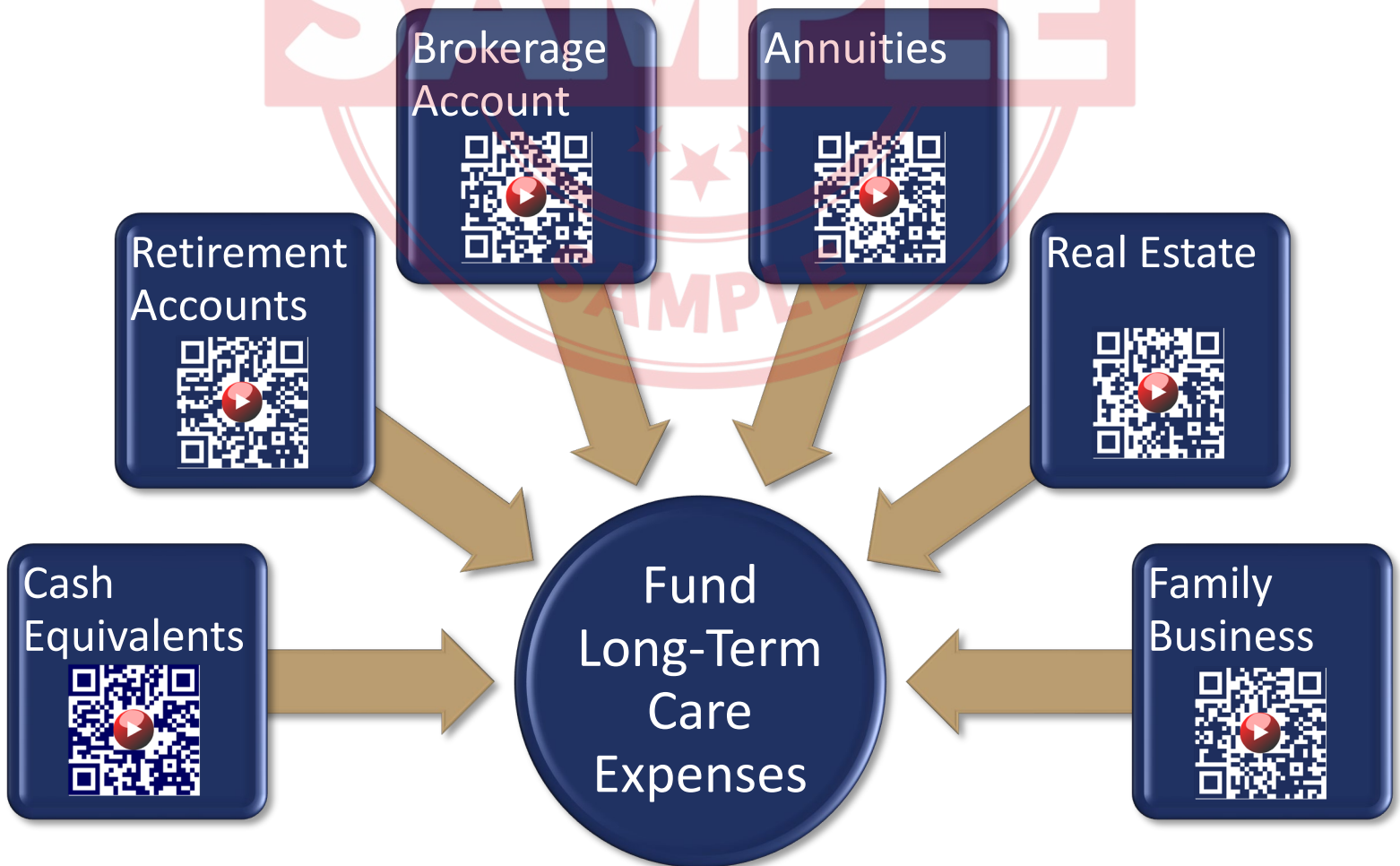
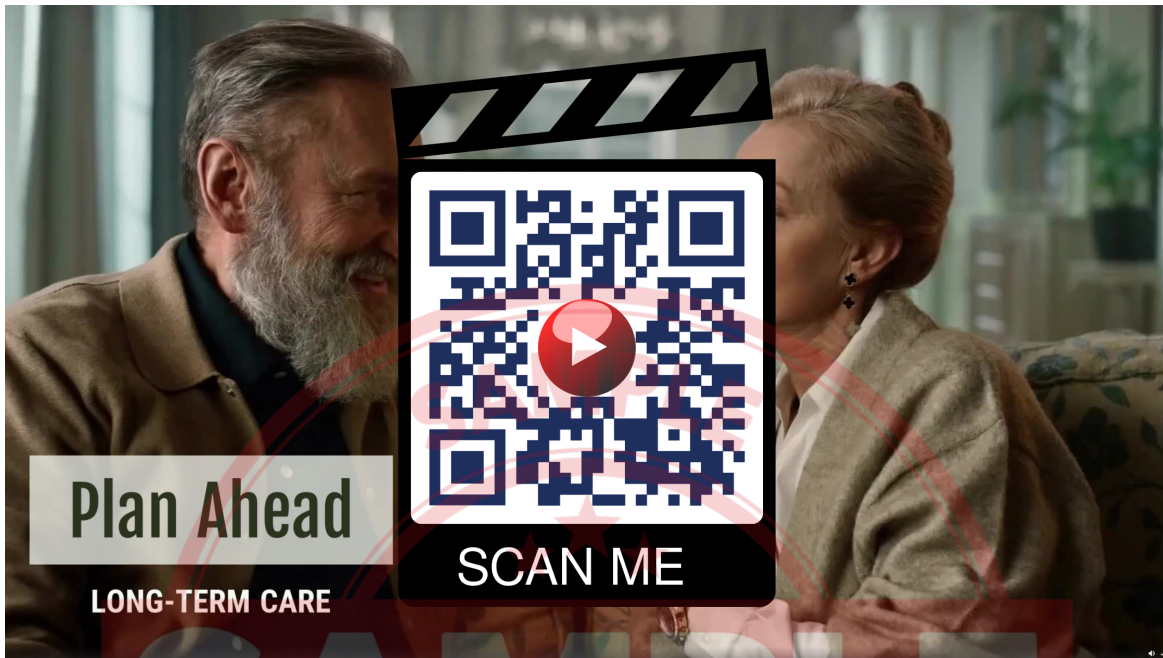
*Compare Long-term Care costs from state to state (hvsfinancial.com)

The Hidden Dilemma: Long-Term Care Costs and the Cash Flow Crunch

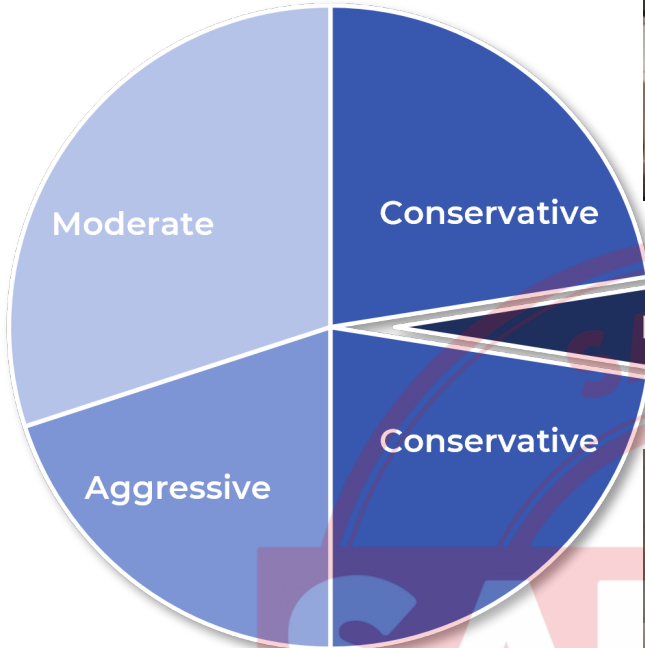


Understanding Tax and Estate Challenges in Self Funding Long-Term Care

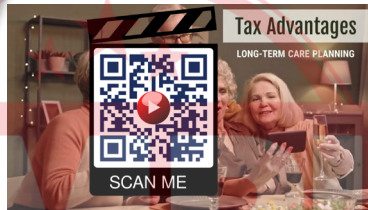
Strategic Asset Selection: Making Informed Choices for
Financing Long-Term Care Expenses



Strategic Long-Term Care Planning: Creating Leverage and Tax Savings Opportunities



Long-Term Care Planning



Income Tax Advantages

Extended Tax-Free Long-Term Care Benefit

Strategic Asset Reallocation for Long-Term Care Planning: Securing Your Future



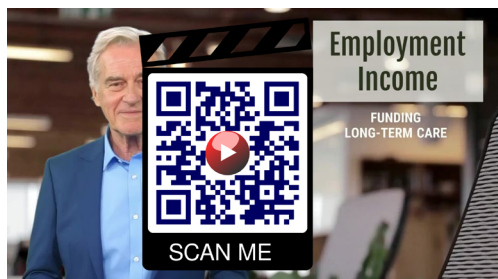
Reallocating Cash Equivalents



Reallocating Retirement Accounts



Reallocating Annuities



Reallocating Employment Income



Retirement Income

Creating Planning Leverage Through Your Health

City and State of Care	State of Policy Issue
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Name			
Date of Birth			
Gender	Smoker	Height	Weight

Spouse Name			
Date of Birth			
Gender	Smoker	Height	Weight

Coronary (Check if the section is not applicable)

Date of Diagnosis/Chest Pain Onset	Number of Vessels Involved
Dates and details of treatment and/or surgery (e.g., angioplasty, bypass, etc.)	
Date of Last Testing (EKG, stress, stress echo etc.)	
Results	

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Date of Diagnosis/Chest Pain Onset	Number of Vessels Involved
Dates and details of treatment and/or surgery (e.g., angioplasty, bypass, etc.)	
Date of Last Testing (EKG, stress, stress echo etc.)	
Results	

Cancer (Check if the section is not applicable)

Date of Diagnosis	Stage/Grade/Metastasis
Sates/details of treatment and/or surgery	
Any Recurrence	Date of last follow-up

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Date of Diagnosis	Stage/Grade/Metastasis
Sates/details of treatment and/or surgery	
Any Recurrence	Date of last follow-up

Diabetes (Check if the section is not applicable)

Date of Diagnosis	Type I or Type II
Date/result of last A1c	Treatment (Insulin/Diet/Medication)
List insulin dosage and/or medications	

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Any history of: Hypertension Neuropathy
Kidney Disease Insulin Reaction
Urine Protein/Microalbumin
Cerebrovascular/Peripheral Disease

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Kidney Disease Insulin Reaction
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Cerebrovascular/Peripheral Disease

Current Medications

Name	Dosage	Reason

Current Medications

Name	Dosage	Reason



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