

Long-term care insurance protection pays

180,000 Americans received long-term care insurance benefit payments last year, totaling \$3.5 Billion.¹

¹AALTCI Research Report, August 2008



My mind says I'm 30
my body didn't listen

Here are real stories from real people

Will Anderson was trimming tree branches in his yard when he lost balance for a second. That was all it took. The fall broke his wrist and injured his spine, requiring a full body cast and 18 months of recovery.

Because the long-term care insurance policy purchased three years earlier provided home care benefits, Will was able to recover in familiar and comfortable surroundings. His wife was able to be present to encourage and support his recovery as well as supervise professional caregivers paid for by their policy.

"The nearly \$12,000 in benefits did far more than just pay the bills for the care and support we both needed to maintain our lives. It enabled us to be together and for me to recuperate in my own home. That was truly priceless."

People in their 40s and 50s often need long-term care because of accidents or illnesses.

He gets to care about me
not care for me

When Harry Pinkus' father died, he made sure his mom had long-term care protection. She was healthy and active, but now that she was living alone it just seemed like a smart move.

Some twelve years later, mom started to need more assistance than she could receive at home. Knowing we had insurance protection, we were able to select a first-rate care facility; one that's close by so we can spend lots of quality time together.

The policy now pays \$4,500 in monthly benefits — about \$54,000 a year. "Mom's been receiving benefits from her policy for over three years," Harry explains. And, thanks to the inflation growth feature, the benefit grows by five percent each year.

Choice and control of where you or loved ones receive care is one of the greatest benefits of owning long-term care insurance.

TALK TO A LONG-TERM CARE INSURANCE PROFESSIONAL TO SEE HOW THIS PROTECTION CAN BENEFIT YOU AND LOVED ONES.



Harry and Helen Pinkus, Milwaukee, WI

These companies are leading providers of long-term care insurance protection for Americans and supporters of the American Association for Long-Term Care Insurance's consumer education efforts.



The American Association for Long-Term Care Insurance is dedicated to helping consumers make smart decisions about their long-term care risk and options. Visit our Website for more information. www.AALTCI.org



We'll help you get there.™

