

Long Term Care

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What You Should Know...

Preparing for a Long Term Care Crisis is one of the most important steps you can take in preparing for your future. Just think about it – you work and sacrifice for a lifetime so you can enjoy your savings in your retirement years. Then unexpectedly, you or your spouse may need Long Term Care and your lifetime of savings rapidly begins to dwindle away.

The Cost for Long Term Care continues to be the most unexpected expense that many of us will ever face. Moreover, the temptation often exists to wait until the last possible moment to address this issue, which is often too late. Nursing Home care in 2019, cost over \$9,000 per month or well over \$100,000 per year for a private room in Florida and Home Care and Assisted Living Care aren't far behind.

Beyond The Cost Comes The Need For Care Itself which could transform your much anticipated retirement days of fun and leisure into the services of a Caregiver. What are the odds of this happening to you? Frankly speaking, no one can say with absolute certainty what your personal needs may be, but; Over 40% of people who are receiving Long Term Care are adults between ages 18 and 64 and 60% of people age 65 or older will need some form of Long Term Care in their lifetime.

The Problem is Complex and while no one ever plans on needing Long Term Care, the odds of you living longer and possibly needing care are ever growing. This situation makes you vulnerable to the risk of outspending your income and possibly depleting all of your assets.

For Many Women This Problem is Even More Serious since women generally live longer than men. Statistics show that men are often first to experience a Long Term Care crisis, which can deplete or even eliminate the family assets. This explains why women more often spend their final years in a Nursing Home.

A Long Term Care Insurance Policy can help to protect your assets while paying for the cost of Long Term Care. The younger you apply the lower the premiums and the more likely you will be approved because of your good health.

We Can Best Help You by presenting you with several viable options. We will review your needs to determine if Long Term Care Insurance is appropriate for you. If so, we will assist you in designing a plan within your budget and preparing an application for insurance to the best insurance company suited to fulfill your personal needs. This is how we have been helping our Neighbors in Florida for over 30 years.

We Urge You to Give Us a Call at 407-354-5987 so we can help you address this issue.

Helping to Protect Your Assets and Independence...

Contact Lydia or Richard

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