

# Long Term Care Insurance: It's Not About You!

## It's about your family.

When we buy life insurance, we are thinking about how our premature death will affect the ones we love most. We are concerned about the consequences for our loved ones. It's always about consequences, so what if you need help taking care of yourself one day?

### What if You Need Long Term Care Assistance?

**Will your spouse have the time, the skill and the physical and emotional stamina to provide you with daily care for two, three or five years?** Will your children be able to provide you with daily care while raising their families? Can they go into work three hours late every day so that they can first attend to your needs at home? Do you want your kids taking care of your personal needs? Do you think you will have an extra \$3,000 to \$6,000 per month available to pay for your long term care services? How will those expenses affect you retirement savings and your quality of life?

### Long Term Care Insurance is how we care for loved ones today.

Studies indicate that **70 percent of those living past age 65 will need Long Term Care** assistance before they die. In today's world, both spouses typically work. Adult children have jobs, are raising their families and have may have moved away. Extended caregiving can often:

- Strain marriages
- Harm parent/ child relationships
- Jeopardize employment
- Harm sibling relationships
- Exhaust family income and retirement savings

Long Term Care insurance can make a big difference in limiting the financial, physical and emotional burden caregiving can have on your family.

## What's Your Plan to Pay for Long Term Care?

**Think about the consequences. Talk with your family tonight.**

For an Enrollment Kit contact UNUM at 1-800-227-4165 or visit this website to download the forms: <http://w3.unum.com/enroll/ArlingtonISD>

