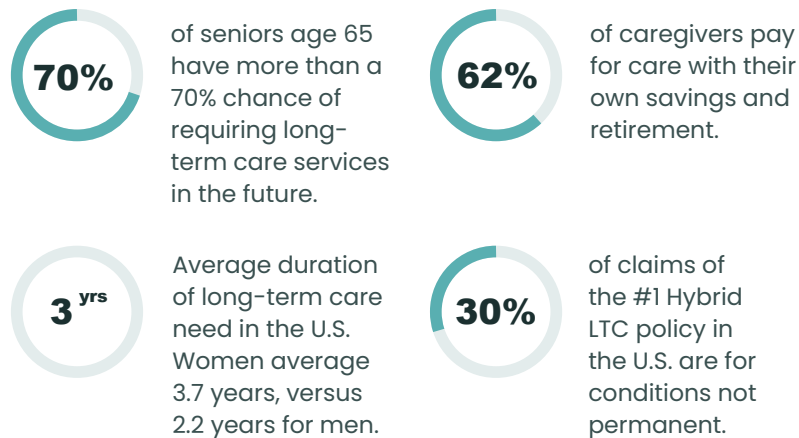


America's Unknown Crisis

Long-Term Care

Long-term care isn't a distant concern. It's a financial reality many of us will face unprepared. Here's how planning ahead can protect you, your career, and the people you love.

FACTS



An estimated **530,000 families** turn to bankruptcy each year because of medical issues and bills. Medical expenses account for **75%** of Chapter 7 bankruptcy filings.

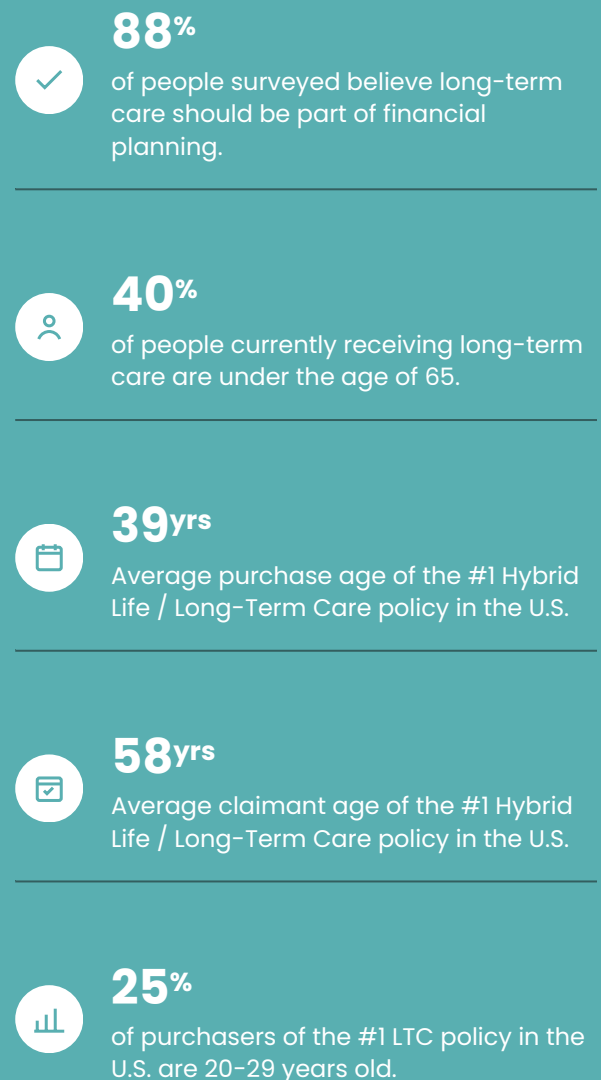
On average, family caregivers spend **26%** of their income for caregiving activities.

The cost of nursing home care is on a dramatic rise:

Year	Semiprivate Room Cost	Private Room Cost
2020	\$7,756 per month	\$8,821 per month
2030 (estimated)	\$10,423 per month	\$11,855 per month
2040 (estimated)	\$14,008 per month	\$15,932 per month

BY THE NUMBERS

Care Doesn't Wait for 65. Planning Shouldn't Either.



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#1 HYBRID LIFE/LONG-TERM CARE POLICY IN THE U.S.

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SCAN TO ENROLL

Why Enroll?



Premiums are stable until age 100



Guaranteed issue for new hires 18–64 years old



Provides opportunity to purchase additional limits for 10 years without a physical exam (71% of purchasers do this)



Concierge Care Coaching included



Protect your family and yourself from escalating long-term care costs

New Hire Guaranteed Issue Opportunity

This enrollment period gives eligible new hires ages 18–64 the opportunity to enroll without medical underwriting.*

"If you aren't considering this coverage today, you are leaving yourself exposed to limited choices for your future. Having gone through Long-Term Care with a loved one I knew I needed this coverage."

— Satisfied Policy Holder

*Up to benefit amount limits. Maximum age for guaranteed issue is 64.

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Long-Term Care Overview

Excerpts from Surveys: Genworth, Trustmark, Eastbridge Consulting, AAIMEA, MetLife, Mercer Marsh Benefits, Aon, McClone, Navia, HUB International, LIMR, Transamerica Life Insurance

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The Choice for Medical Excellence