



New Long Term Care Insurance Discount for AIMS members
including their spouses, children, parents, grandparents, and siblings. All receive a 5% discount on National Guardian Life long term care insurance.



During these uncertain times, many are wondering whether they are financially prepared for adversities that can impact their finances and quality of life. Perhaps you have been reassessing your retirement plans and current savings questioning whether you have sufficient funds if you become sick or injured and unable to care for yourself. Now is a good time to evaluate long term care insurance to reduce financial risk and provide some peace of mind for your future.

Long Term Care Insurance can be affordable! Below are sample discounted annual premiums for long term care insurance, assuming best health, \$3,000 a month benefit.

	Male	Female	Joint Plan	Joint Plan with 2 yrs ea & 2 yrs shared
Age 45	781	1,192	1,192	1,240
Age 50	850	1,303	1,303	1,355
Age 55	965	1,480	1,480	1,539

Virtual Personalized Meetings

No need to leave your home to discuss your options – Melissa Barnickel, CPA, CLTC of Baygroup Insurance LLC is the independent insurance broker who will work with you remotely using phone and screen sharing. Customizing the plan design to meet your individual needs. Medical history does impact premiums and eligibility. If National Guardian Life product does not meet your needs, Melissa can assist you with other options.

[Click here to make an appointment](#)

