

11 REASONS TO PLAN FOR LONG-TERM CARE

Planning for long-term care is an easy thing to put off. Maybe you think it is too early, or maybe you just don't want to think about it. If you suffer a major health crisis that leaves you dependent on someone else, you'll be glad you planned ahead.

WITH A LONG-TERM CARE INSURANCE PLAN

1. You have a professional to plan for your care at home; providing all types of services related to your particular illness, injury, or condition.
2. Your family can be part of the care plan, but they will not have to be the planning experts.
3. You will have the money to pay for long-term care without having to deplete the family nest egg for your care.
4. Your loved ones can carry on a more normal life.
5. Your family will attend to your needs out of love instead of out of obligation.
6. Because you have the funds, you will be able to choose your own facility or stay at home, whichever is more appropriate.
7. You will be able to stay at home longer.
8. You will be able to leave some of what you have worked hard for to your family.
9. You will be able to stay with your children without depending on them for all of your care.
10. You can feel good knowing that all of the money you have worked hard to attain will not be used up in a few short years by paying for care.
11. Less friction between family members. One family member won't be stuck with the responsibility of caregiving.

WITHOUT A PLAN

1. Someone in your family must make the decision about who will be caring for you, who will be paying, and where you will stay.
2. Your family must find the caregivers that you will need in order to stay home.
3. You could be forced to take between \$40,000 and \$80,000 a year out of your savings and income to pay for care.
4. The family members involved in your care will be chained to your needs. They may come to resent you.
5. The family will have no other choice but to deal with your problem at their expense.
6. You or your family may have to make choices based on your ability to pay rather than on your needs or preferences.
7. You may enter a nursing home prematurely.
8. You will have to use up a large portion of your assets to pay for the care you need.
9. Family members have busy lives and they may not be able to keep you in their home and provide for your care.
10. The biggest reason for financial failure among seniors today is the cost of long-term care.
11. Family members often resent one or the other for not doing their part when a parent needs help.

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