

November is Long-Term Care Awareness Month

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November is the ideal time to discuss long-term care with your financial advisor and learn how they can help you plan for a more secure future. At least 70% of people over the age of 65 will require some form of long-term care services and support during their lives.* If you are like most people, you aren't thinking or talking about the financial and emotional aspects of long-term care needs.

Long-term care is a **range of services and supports** you may require to meet personal care needs. Most long-term care is not medical care, but rather assistance with the basic personal tasks of everyday life, sometimes called **Activities of Daily Living (ADLs)**, such as:

- ✓ Bathing
- ✓ Dressing
- ✓ Using the toilet
- ✓ Transferring (to or from bed or chair)
- ✓ Caring for incontinence
- ✓ Eating

Long-term care insurance can help:

- ✓ preserve savings and income
- ✓ maintain control about where care is received
- ✓ provide the ability to afford higher quality or greater frequency of care
- ✓ reduce dependence on government programs like Medicaid and Medicare
- ✓ relieve loved ones from the responsibility of care giving.



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Myth:
Most people do not need long-term care.

vs.

FACT:
70% of people turning age 65 can expect to use some form of long-term care during their lives.

*Source: www.LongTermCare.gov

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