

# LTC EVALUATION



## WHAT IS LTC EVALUATION?

Long Term Care (LTC) Evaluation is designed to create plans that will efficiently protect assets, allow you to maintain a constant standard of living, and ensure you do not become a burden to family members and friends. This confidential analysis identifies concerns relating to longevity and retirement planning, considering your health, risk retention level, and family history, and offers appropriate planning solutions.

**Improved Mortality** - People are living longer, which is dramatically increasing the need for chronic care. The U.S. government reports that 70% of people who reach age 65 will require long term care services at some point in their lives.

**Reduce Stress on Family** - Without a proper longevity plan, spouses and children are left with the burden of caring for a loved one – sometimes without time to prepare. The toll of this burden often leads to problems at work, personal financial problems, and even depression.

**Comfort** – Long term care planning does not have to mean planning for a nursing home stay. The vast majority of long term care insurance claims are paid for home health care. Having a plan in place allows you to stay at home for as long as possible.

**Portfolio Protection** - Accessing one's portfolio for (potentially) five figure per month distributions during a bear market can be catastrophic for a retirement plan. The transfer of risk helps protect a portfolio from the threat of a long term care event.



### GATHER INFORMATION

Submission of the LTC Evaluation Information Gathering Kit provides the necessary data to initiate the process.



### ANALYSIS

The analysis includes (1) a review of goals/objectives (2) identification of risks that are of the greatest concern, and (3) presentation of efficient planning alternatives.



### RESULTS MEETING

Our LTC insurance expert will present a report identifying planning options and suggested updates.