

To Self-Insure or Insure??

That is the question!!

Long Term Care Insurance is Retirement Protection.

You have accumulated funds for retirement through a variety of sources, and you rely on your savings to generate your retirement income.

- Personal Savings
- Investments (stocks, bonds, mutual funds)
- IRAs
- 401(k) plan and other corporate plans

How long would your retirement savings be able to sustain a potential loss of over \$80,000.00+ per year if you needed long term care services?

Insuring Your Retirement Savings

Ask yourself... is it better to try to self-insure using interest from your portfolio to pay for benefits and/or services or take a small portion of your interest or investment income and pay the premium for Long Term Care Insurance and protect your portfolio.

Individual – assuming annual premium of \$2,500

| Retirement Assets | Income (4% return) | Income (8% return) | Income (12% return) |
|-------------------|--------------------|--------------------|---------------------|
| \$250,000 | \$10,000 | \$20,000 | \$30,000 |
| \$500,000 | \$20,000 | \$40,000 | \$60,000 |
| \$750,000 | \$30,000 | \$60,000 | \$90,000 |
| \$1,000,000 | \$40,000 | \$80,000 | \$120,000 |

Couples – assuming combined annual premium of \$4,000

| Retirement Assets | Income (4% return) | Income (8% return) | Income (12% return) |
|-------------------|--------------------|--------------------|---------------------|
| \$300,000 | \$12,000 | \$24,000 | \$36,000 |
| \$500,000 | \$20,000 | \$40,000 | \$60,000 |
| \$750,000 | \$30,000 | \$60,000 | \$90,000 |
| \$1,000,000 | \$40,000 | \$80,000 | \$120,000 |

In today's market environment, you may not be able to earn enough interest to cover the cost of care; however, YOU CAN COVER THE COST OF LONG TERM CARE INSURANCE!