

## 11 REASONS TO PLAN FOR LONG-TERM CARE

<b>With a Long-Term Care insurance plan:</b>	<b>Without a plan:</b>
<ol style="list-style-type: none"> <li>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.</li> <li>2. Your family can be part of the care plan, but they will not have to be the planning experts.</li> <li>3. You will have the money to pay for long-term care without having to deplete the family nest egg for your care.</li> <li>4. Your loved ones can carry on a more normal life.</li> <li>5. Your family will attend to your needs out of love instead of out of obligation.</li> <li>6. Because you have the funds, you will be able to choose your own facility or stay at home, whichever is more appropriate.</li> <li>7. You will be able to stay at home longer.</li> <li>8. You will be able to leave some of what you have worked hard for to your family.</li> <li>9. You will be able to stay with your children without depending on them for all of your care.</li> <li>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.</li> <li>11. Less friction between family members. One family member won't be stuck with the responsibility of care giving.</li> </ol>	<ol style="list-style-type: none"> <li>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.</li> <li>2. Your family must find the caregivers that you will need in order to stay home.</li> <li>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.</li> <li>4. The family members involved in your care will be chained to your needs. They may come to resent you.</li> <li>5. The family will have no other choice but to deal with your problem at their expense.</li> <li>6. You or your family may have to make choices based on your ability to pay rather than on your needs or preferences.</li> <li>7. You may enter a nursing home prematurely.</li> <li>8. You will have to use up a large portion of your assets to pay for the care you need.</li> <li>9. Family members have busy lives and they may not be able to keep you in their home and provide for your care.</li> <li>10. The biggest reason for financial failure among seniors today is the cost of long-term care.</li> <li>11. Family members often resent one or the other for not doing their part when a parent needs help.</li> </ol>



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