

Introducing

Your Long-Term Care Specialist



Introduction:

The reason for the call...

- I've been investigating Long-Term Care Insurance
- The risk is significant

What I found out:

I feel I need to share...

- Risk is too big to be ignored
- Many quality options available

What I've decided:

I have a responsibility...

- To provide information and education
- Assist in deciding whether it is appropriate

What I've done:

I've found a specialist I trust...

- Educational focus
- Offers all of the top carriers
- Helps find the best value if appropriate

My request:

I'd like for you to meet with me to...

- Learn about risk
- See what your options are
- Make an informed decision about what's best for you

Key Points:

Who should plan for Long-Term Care?

Everyone - 70% of people turning age 65 can expect to use some form of long-term care during their lives.¹

Why? Why Now?

Waiting reduces access to affordable coverage.

Asset protection plans do exist to cover those that are "medically ineligible" and those who are already receiving home care or are located in facilities.



Jay Charno

Specializing in Long-Term Care Solutions

(516) 935-4029

jay.charno@acsiapartners.com

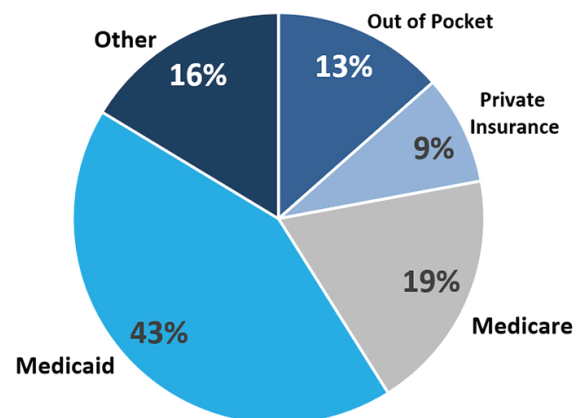
Risk Factors:

- 70% of people turning age 65 can expect to use some form of long-term care during their lives.¹
- Women outlive men by about five years on average, so they are more likely to live at home alone when they are older.²
- 37% of people needing long-term care are working age adults, ages 18-64.¹
- Long-term care costs are projected to double in 20 years.³

Home Health Aide	\$15.75/hour = \$46,332 ³
Assisted Living	\$3,628/month = \$43,539 ³
Adult Day Care	\$68/day = \$17,680 ³
Nursing Home	\$225/day = \$82,125 ³

- Medicaid limits options for type and place of care. Must meet asset and income guidelines.⁴
- Aging of America:
 - People 65 or older numbered 46.2 million in 2014 or 14.5% of the U.S. population.⁵
 - By 2060, there will be about 98 million older persons, more than twice their number in 2014.⁵

Who Pays for Long-Term Care? ⁶



1. HHS.Gov Caregiver Resources & Long-Term Care <https://www.hhs.gov/aging/long-term-care/index.html>

2. Who Needs Care <https://longtermcare.acl.gov/the-basics/who-needs-care.html>

3. Cost of Care Survey 2016 https://www.genworth.com/dam/Americas/US/PDFs/Consumer/corporate/131168_050516.pdf

4. Medicare 2017 Costs at a Glance <https://www.medicare.gov/your-medicare-costs/costs-at-a-glance/costs-at-a-glance.html>

5. U.S. Census Bureau, Population Division, Annual Estimates of the Resident Population for Selected Age Groups by Sex for the United States, States, Counties, and Puerto Rico Commonwealth and Municipios: April 1, 2010 to July 1, 2014. Release Date: June 2015

6. National Health Expenditures Data, 2015. Centers for Medicare and Medicaid Services. Long-term care spending includes spending on nursing home and continuing care retirement communities, home health care, and residential and personal care.