

## Are you prepared to live 100 years?

Americans are living longer than ever before. We're extending our years due to improved medical care.

The average American can expect to live 20 to 30 more years after retirement. (John Hancock LTC -1197, 5/01)

With longer lives, come new problems. Your greatest future financial risk is not your hospital or doctor bills, but the high cost of long-term care.

### Are you prepared?



### Benefits of purchasing a Long-Term Care Policy include:

- Protection of your assets from depletion or liquidation to cover the high cost of long-term care
- Independence: the freedom to choose what type of care you receive and where you would like to receive it
- Significant tax advantages to policy owners who qualify (consult your tax advisor for eligibility information)

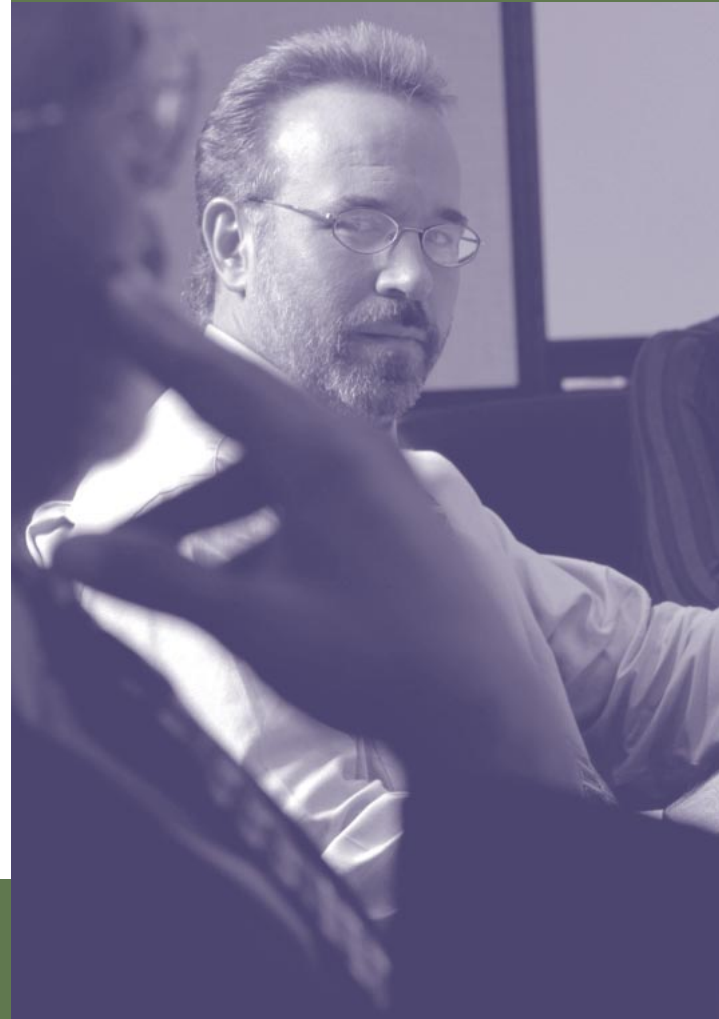
## Long-Term Care Insurance from Gilbert-Krupin

### Call today for a customized quote:

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Justin Siegel is a representative of Nationwide Life Insurance Company of American and other companies. Gilbert-Krupin is not an affiliate of Nationwide Financial or its subsidiaries.

## Long-Term Care Insurance



Help protect yourself, your family, and most importantly, what you have worked a lifetime to build.

from **Gilbert-Krupin**

## Why Long-Term Care insurance?

- Long-Term Care is one of the *most utilized* types of insurance on the market today
- At least 50% of Americans now in their 50's will need some type of long-term care during their lifetime  
*(National Endowment for Financial Education Study, 2001)*
- The average annual cost of a private room in a nursing home is \$80,000 per year  
*(LTC Insurance commissioned study by GE, 2002)*
- Health insurance rarely covers long-term health costs
- Medicare provides limited coverage for skilled nursing care and only covers 20 days at 100%
- Medicaid/Medi-Cal is only available to those who have depleted nearly all of their financial resources  
*(Permitted to keep \$87,000 in assets per couple or \$2,000 per individual)*



## Am I too young?

Many of us think that only senior citizens need to worry about long-term care, so we put off preparing for the possibility. Unfortunately, accidents and illnesses can strike at any age. While 60% of people who will need long-term care are 65 or older, 40% are working age adults between the ages of 18 and 64.

*(U.S. General Accounting Office-1/01)*

Purchasing Long-Term Care insurance at a younger age significantly reduces your premiums.

## What are your odds?

Odds that your home will sustain **major damage due to a fire...** **1/1200**

Odds of having an accident that results in **total loss of your car...** **1/240**

Odds of someone in their 50's **needing long-term care during their lifetime...** **1/2**

*(Allianz Life Insurance Company of North America, 4 Bank Story, 9/02)*

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## THE WALL STREET JOURNAL.

“Failing to consider long-term care needs is the #1 mistake investors make with their retirement.”

October 2001



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