



Is There A Crack In Your Nest-Egg?

A longer life provides more time for home, family, travel, leisure, and the unexpected.

What could a longer life mean for you?

Consider your expectations for retirement carefully. Will it be a time to enjoy the comfort of home, cherish moments with family, embark on exciting travels, or even pursue fulfilling work? Whatever your vision, it's essential to adequately assess what it will take to fund these expectations, as many Americans are uncertain whether they will have sufficient income and assets for retirement. This reality underscores the importance of proactive financial planning to ensure a secure and fulfilling retirement lifestyle. We can help you take control of your financial future and safeguard the retirement you envision for tomorrow.

The keys to successful planning for longevity.....

- *Building and preserving your assets*
- *Creating an income stream for a long life*
- *Protect investments from uncertain markets and economic conditions*
- *Obtaining adequate health care coverage for contingencies*

What is Long-Term Care, and why planning for it is crucial....

Long-Term Care (LTC) is the extended care excluded by Medicare that's needed if you have difficulty performing the Activities of Daily Living (ADLs) or develop a cognitive impairment. Most Americans will require LTC services during their lives; however, the extent and duration of that care are unknown, with home health care, assisted living, and facility-based care being the most common forms. Since LTC is costly and family caregiving will have a significant physical, emotional, and financial impact on loved ones, LTC **Planning** should be an essential component of your comprehensive financial plan.

Determine Your Client's Long-Term Care Risk.....

Imagine the potential impact on your retirement savings if you paid cash for a new \$60,000 luxury car every year because that's the **AVERAGE** annual national cost of care in an Assisted Living Facility. The average cost of a Nursing Home is more than \$110,000 per year, and even minimal care at home can cost more than \$40,000 a year. Perhaps the best way to determine your risk is by using data-driven analytics to project the need for care, and that starts with a HALO – Health Analysis & Longevity Optimizer – Assessment that can be generated here: [Take The HALO Assessment](#)

A longer life leaves more potential for the unexpected.....

As the "Silver Tsunami" approaches in 2030, when 1 in 5 Americans and every Baby Boomer will be over age 65, the demand for LTC services is expected to surge. With such a significant demographic shift coming, integrating an LTC component into your comprehensive financial planning is not just wise but essential for ensuring financial security and peace of mind in the face of potential LTC needs.

Plan ahead for the potential risk.....

When considering the chances of needing LTC, it's easy to see how planning becomes necessary and why your retirement, estate, financial, and risk management plan must address this aspect of Healthcare In Retirement. Please recognize that paying for or receiving care can only come from four sources: Self-Funding, family and friends, the government, or risk mitigation through insuranceNow is the time for us to work together and determine the most appropriate and suitable option for you and your family.