

IS LTCI APPROPRIATE FOR YOU?

Possibly, but it really depends on your specific circumstances. A well-designed long-term care insurance policy may be one of the best financial decisions you'll ever make. It can play a very important role in giving you and your family the "peace of mind" that you will have all the necessary resources to pay for quality care - where and when you need it.

To Buy or Not to Buy

You **SHOULD** consider buying long-term care insurance if.....

- You have significant assets and income that you are concerned about protecting.
- You don't have significant assets and income, but you don't want to rely on the Medicaid (Medi-Cal in California) program.
- You want to remain financially independent and not have to rely on family or friends for care.
- You wish to guarantee you and your spouse will receive quality care, in the setting of your choice.

You should **NOT** consider buying long-term care insurance if....

- You currently receive or may soon receive Medicaid benefits.
- Your only source of income is a social security benefit or supplemental security income.
- You have limited assets and can't afford the premiums for the life of the policy.

Because today's long-term care insurance policies offer a variety of features and benefits, it pays to take your time when choosing your policy. In this section we will help you take a look at what makes up a good policy and the benefit options available to you.

You should consider the following items before considering the details of a long-term care insurance policy.

- The benefits you receive in the future should be substantially more than the premiums you will pay in your lifetime.
 - It should not be a "cookie-cutter" or generic one-size-fits-all plan. The policy should be customized to your specific personal and financial needs.
 - The premiums should be affordable. Not only now, but in the future as well.
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