

# YOU'RE THERE FOR THEM. WE'RE HERE FOR YOU.



## **THE CHANGING FACE OF LONG-TERM CARE**

As the price of LTC insurance continues to skyrocket, fewer Baby Boomers find themselves financially able to protect themselves with traditional Long Term Care coverage. This development has fueled a new crisis, one that threatens the children of Boomers more than the Boomers themselves.

## **WITH NO PLAN IN PLACE FOR YOUR EVENTUAL LONG-TERM CARE NEEDS, YOUR KIDS WILL END UP SHOULDERING THAT BURDEN:**

- **52%** of caregivers are the adult children of the recipients.
- **62%** of caregivers reported having to access their own savings or retirement funds to pay for care.
- The average income lost by caregivers each year of caregiving is a whopping **33%**. \*

## **IF YOU DON'T WANT TO RISK LEAVING YOUR KIDS IN A PREDICAMENT, THERE'S A SOLUTION.**

Living Benefits life insurance includes the ability to access money from your policy if you suffer a terminal, chronic, or critical illness or injury. The Chronic Illness Rider that comes built-in to these policies can be used to cover many scenarios that an expensive traditional LTC policy would, at a much lower cost.

\*Genworth Beyond Dollars Study, 7/2015

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**A SMALL ACTION TODAY CAN PROTECT  
THE PEOPLE YOU LOVE MOST.**