Power 10 Financial
navigating your long-term care

The Crushing Reality: A Gen X Wake-Up Call

This Isn't a Future Problem.
This is Happening Now. To You.

Right this minute, you're dreading the FAFSA, checking your 401(k), and fielding calls about Mom's prescription refills—all before 9 AM.

You are not planning for a distant retirement. You are living in the prequel to your own long-term care crisis.

The burden doesn't wait for retirement. It arrives unannounced.

You've seen the movie with your parents: the exhaustion, the resentment, the drained bank accounts, the silenced dreams. Now ask yourself: Are you already writing the same script for your child?

The winning message isn't "Save yourself." It's "Break the cycle. Now."

1. The Mindset: Your "Anti-Burden" Clock is Ticking

Your motivation isn't luxury. It's survival. It's legacy.

But let's be brutally honest: Your fear is already late.

The fear that in 15 years your daughter will be wiping your chin and emptying your bedpan? That timeline is optimistic. A stroke, a fall, a dementia diagnosis tomorrow—and your tomorrow changes forever. The burden doesn't wait for retirement. It arrives unannounced.

2. How to Reach Me: Speak Now or I'm Gone

Forget the steakhouse seminar. I'm in triage mode.

My Financial Advisor: The Wake-Up Call I Need
I don't want a suggestion. I want a simulation.
"Let's run the 'Disaster Scenario.'"

Show me my beautiful retirement plan. Then, overlay a single event: "Early-onset Alzheimer's at 68."
Make the graph bleed red.
Show my spouse homeless at 80.
Show my daughter's 401k emptied to pay for my care.
Say this: "Your plan is a house of cards. One long-term illness blows it down. We fortify it today, or your family pays forever."

3. The Content: The Three Brutal Truths You Can't Un-hear

Truth #1: Medicare is a Mirage. Your Hope is a Liability. Shatter the fantasy in 10 seconds.

Visual: A life preserver labeled "Medicare" full of holes.

Script: "Medicare covers a band-aid after a hospital stay. It does not cover the years of bathing, feeding, and diapering you will likely need. That $10,000/month bill? That's yours. The clock started ticking the day you turned 50."

Truth #2: The "Daughter Tax" is Already Being Paid-By You.

You're not just losing money. You're losing your life.

Show me the real-time tracker: "In the 30 minutes you've spent reading this, the average family caregiver has lost $42 in wages and missed their kid's soccer goal."

That $42 loss? That's lunch money for your kid this week. That missed soccer goal? That's a moment you'll never get back.

The Ripple Effect: Your caregiving for your parents is costing your own retirement savings right now. This isn't future trauma. This is current financial hemorrhage.

Truth #3: "Use It or Lose It" is a Myth. "Lose Everything" is the Reality.

Doing nothing is a financially violent act against your family.
A Gen X Solution: No "Use It or Lose It."
The Hybrid Policy isn't an option; it's your Personal Financial Firewall.
Your money isn't wasted. It’s efficiently stored capital—a life insurance policy if you die, and a care fund if you live.
It's the only efficient, non-selfish choice.

4. The Call to Action: Your First Step Starts in 60 “Seconds"Go buy a policy" is paralyzing. This is not:

Step 1: The 10-Minute "Tonight" Talk.
Tonight, with your spouse: "We will not be our kids' burden. Agreed?" That's it. Agreement is the foundation.

Step 2: The 24-Hour Audit.
Tomorrow, open one folder: "Financial Vulnerabilities." List: Parents' care costs (current), your savings, your insurance. Face the gap.

Step 3: The One Phone Call.
This isn't "scheduling a meeting." This is stopping the financial bleed. Sound the alarm.

"Hi. I need a stress test on my plan against a long-term care event. I need to see the red line. I need solutions before this becomes my family's crisis."

Your Next Step: Your Financial Independence & Long-Term Care Specialist

I am Chuck Greenblott, MHA, CRPC®, CLTC. My role isn't to sell you a policy. It's to run the stress test, show you the red line, and build the bridge over it—so your family never falls through.

Why You Can Trust Me With This Crisis

I don't deal in hypotheticals. I deal in realities, plans, and peace of mind.

No Sales Pitch, Just Strategy: Our first meeting is about diagnosis, not products. We'll run the "Disaster Scenario" on your finances and identify every vulnerability.

Plain English, No Jargon: I speak human—because this is about your life, not a textbook.

Solutions That Do Double Duty: We'll explore hybrid life/LTC policies, linked-benefit annuities, and other efficient tools. Your money should never be "use it or lose it."

Your Immediate Next Step—No More Delay

The next move is yours—and it's simple.

Schedule Your 15-Minute "Red Line" Stress Test
On this call, we will:
Identify your red line—the exact point where your plan fails under long-term care costs.
Outline your 3-step action plan—clear, manageable steps to secure your family's future.
Answer your toughest questions—no jargon, no pressure, just truth.
The crisis isn't coming. It's already in your driveway, helping your mom out of the car.

Your move.

RETIREMENT PLANNING
LONG-TERM CARE
MEDICARE
LIFE, HEALTH INSURANCE

CHUCK GREENBLOTT
MHA, CRPC©, CLTC®

CHUCK@POWER10FINANCIAL.COM
941.777.4901
POWER10FINANCIAL.COM

CRPC Chartered Retirement Planning Counselor℠

iclt

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