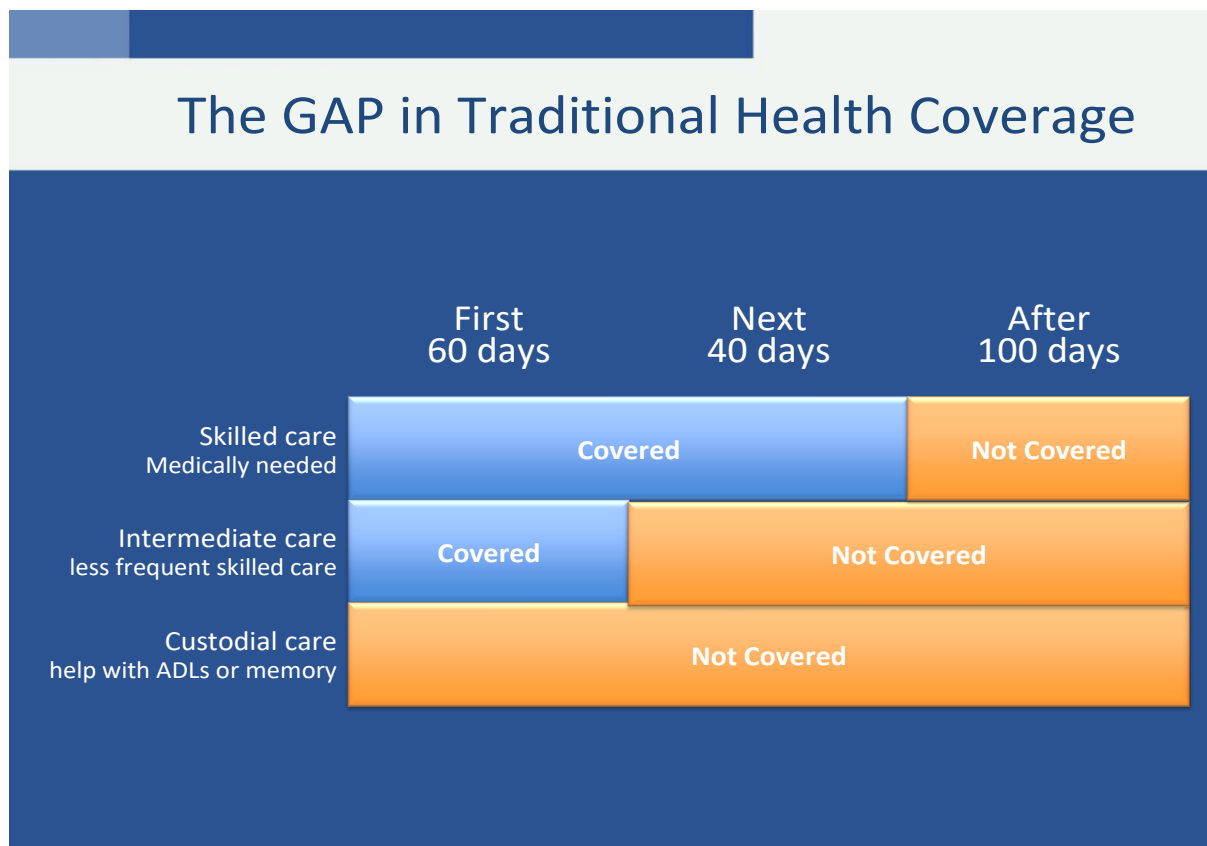


5 REASONS TO OFFER LTC INSURANCE IN THE WORKPLACE

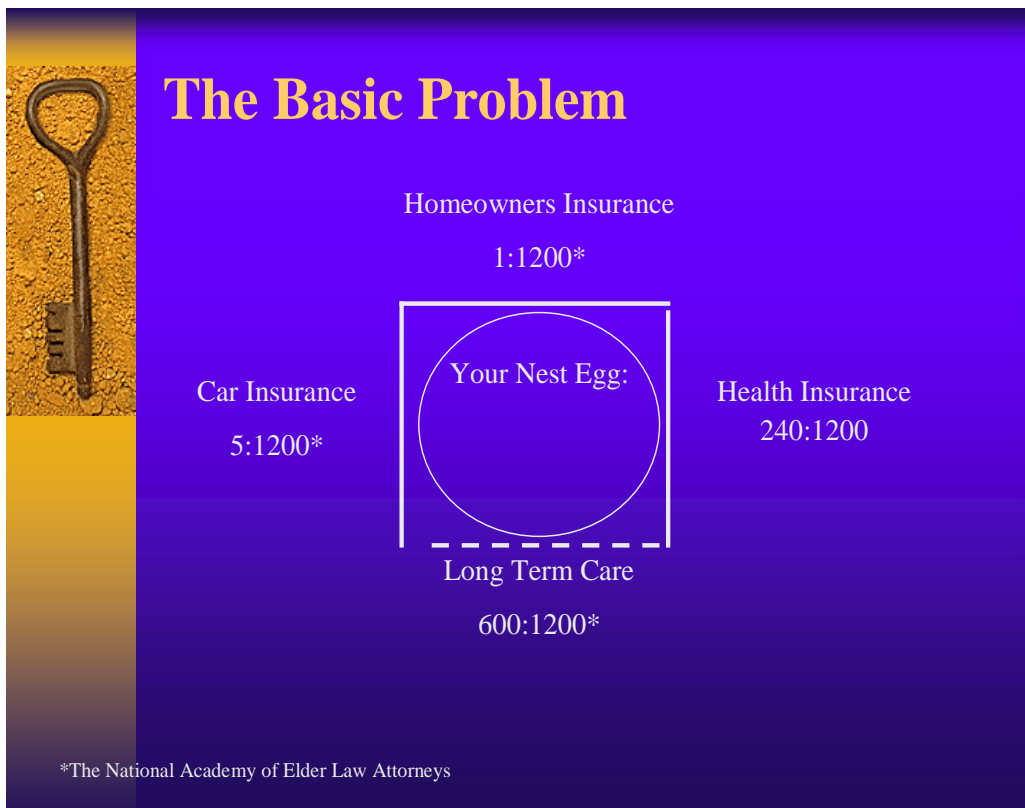
Caregiving employees conservatively cost U.S. employers an additional \$13.4 billion per year.¹ Employers want to protect their company's productivity and at the same time help their employees prepare for the future. Long Term Care insurance can do both, and is increasingly a key part of the benefit package. Endorsed by the employer, employees are eager to learn more and attend educational sessions.

¹ A.M.Best, Best Week, June 15, 2009

1. YOUR HEALTH PLAN DOES NOT COVER LTC!



2. THE RISK OF A CATASTROPHIC CLAIM ON LTC INSURANCE IS GREATER THAN ANY OTHER INSURANCE.



3. THE AVERAGE AMERICAN LOSES THEIR ENTIRE LIFE SAVINGS WITHIN 9 MONTHS OF NEEDING LTC.

Wealth Preservation



Did you know?...

- Long Term Care will affect one in two people? Longtermcare.gov 10/2010
- Cost between \$50,000 - \$100,000 per year? Longtermcareresource.org
- Medicare and traditional health insurance does not pay for long term care? Medicare.gov
- The average American loses their entire life savings within nine months? WJM, January 1994, Vol. 160. No. 1 – Dept. of Social and Behavioral Sciences, Institute for Health and Aging, University of California, San Francisco

4. EMPLOYER PLANS CAN MAKE LTC INSURANCE LESS EXPENSIVE AND EASIER TO QUALIFY FOR EMPLOYEES.

LTCi as a workplace benefit

- Premium discounts
- Non Gender Based Pricing for Women
- Spouses can participate
- Education with one-on-one follow up meetings for interested employees
- Affordable Base Plan for all employees
- Simplified or Abbreviated medical underwriting

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5. THERE ARE TAX INCENTIVES TO EMPLOYERS FOR OFFERING THIS!

[Click on Memory's photo to request a phone appt to learn more.](#)