

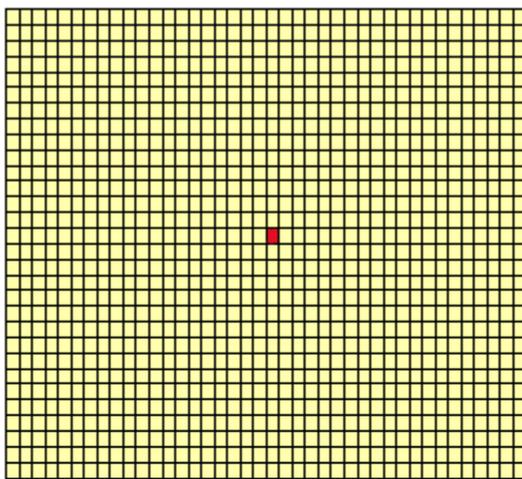
A good indicator of whether you will need long term care at least once in your life time is shown on The National Insurance Institute chart below.

"Risks You Face Every Day"

According to the National Insurance Institute long term care is the biggest risk to our income/assets and independence. The only thing protecting you now is your health, which could change at any time

These risks may not move you to look at long term care insurance but the statistics are real and because we are living longer, the percentages are growing.

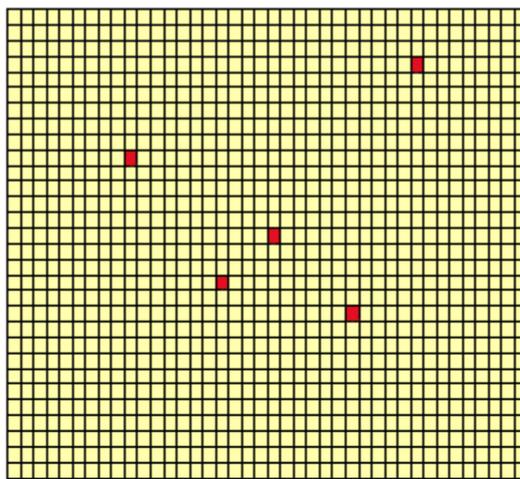
Odds of Your Home Having a Fire: 1 in 1,200



Is This Risk Covered?

YES NO

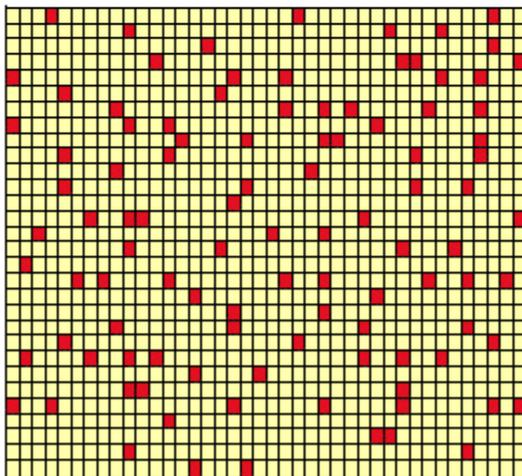
Odds of Your Auto Being Totaled: 5 in 1,200



Is This Risk Covered?

YES NO

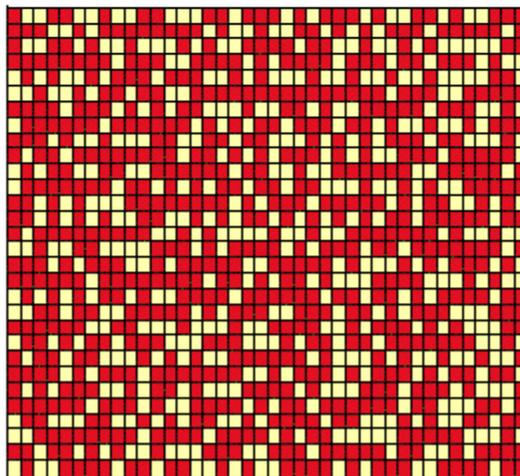
Odds of Being Hospitalized: 105 in 1,200



Is This Risk Covered?

YES NO

Odds of Needing Long Term Care: 720 in 1,200



Is This Risk Covered?

YES NO