

# Is Long-Term Care Insurance Right For You?



Use this checklist to assess your long-term care needs. If you check “Yes” to multiple questions, it may be worth exploring coverage options.



## Your Future Care Needs

YES NO

- ☐ ☐ Do you want to have more control over where and how you receive care (home care, assisted living, nursing facilities)?
- ☐ ☐ Does your family have a history of chronic illness, mobility issues, or cognitive decline?
- ☐ ☐ Would you prefer to avoid relying solely on family members for care?



## Your Financial Preparedness

YES NO

- ☐ ☐ Do you have enough savings to cover potential long-term care costs, which can exceed \$100,000 per year?
- ☐ ☐ Have you factored long-term care expenses into your retirement plan?
- ☐ ☐ Would paying out-of-pocket for care significantly impact your spouse or family's financial security?



## Your Coverage Options

YES NO

- ☐ ☐ Are you aware that Medicare only covers short-term skilled care and not ongoing long-term care?
- ☐ ☐ Have you looked into alternative funding options like hybrid life insurance policies with LTC benefits?
- ☐ ☐ Would you like a policy that helps cover home care, assisted living, and nursing home costs?

**What's Next?** If you checked multiple “Yes” boxes, it's a good time to explore long-term care insurance options. A financial professional can help you determine the right plan based on your needs and budget.