



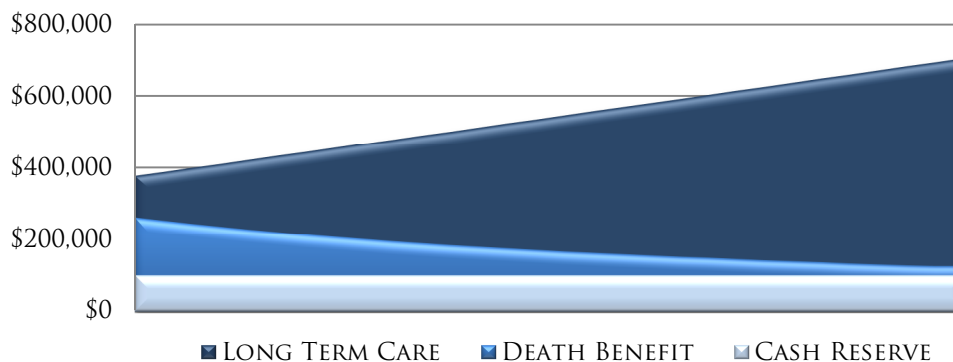
ADDRESSING RETIREMENT R.I.S.K. • HEALTH

Health care is a risk that nearly all retirees face as they age. The odds of needing this type of long term care is close to 70% for individuals over age 65¹. As we experience major advancements in medicine, we also experience a much longer life expectancy than any other generation, forcing many individuals to answer tough healthcare questions that could be previously ignored. Today, retirees must not only plan for the lifestyle they wish to live during retirement, but also how to protect that lifestyle should their health take a turn for the worse.

CASE STUDY- \$100,000 IN SAVINGS INVESTED IN LONG TERM CARE

SITUATION: Susan watched her mother spend her life savings to pay for long-term care expenses, leaving nothing to pass on. Susan wants to avoid a similar situation from occurring with her family. She is aware of traditional long-term care insurance, but paying premiums for a benefit she may never use makes her uncomfortable. She believes she has enough money in her current accounts, or there is a better way to self-insure without losing control of her assets.

SOLUTION: After talking with her insurance advisors, Susan discovers a smarter, more efficient way to self-insure. Susan takes \$100,000 from her savings account, earning virtually nothing at a low interest rate and repositions the funds into a Lincoln MoneyGuard Plus policy. The immediate leverage created is astounding. Susan's \$100,000 provided a \$376,785 long-term care benefit that will grow by 3% compound inflation, a \$125,595 death benefit, and real cash surrender value to walk away with at any time.



¹American Society on Aging, Americans Fail to Act on Long Term Care Protection.