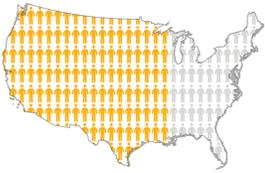


# Help protect your family from the impact of long-term care expenses

If you're like most people, you probably don't want to think about the possibility of needing long-term care. But the majority of Americans will need some form of care in retirement.\* And if you don't think ahead, you may not feel prepared: Fewer than 1 in 4 consumers told Lincoln they feel confident they'll have the financial resources to pay for long-term care services.†



**53%** of the Americans surveyed by Lincoln said long-term care planning is important, but only **20%** have discussed the topic with a financial professional.†

## Don't let these common myths stop you from planning for long-term care expenses

Many people hold misconceptions that prevent them from getting professional help with long-term care planning. Here's what you should know about the costs of care — and how you can prepare.

### 1 It won't happen to me

**Reality** **70%** of all individuals turning 65 will need some form of long-term care during their lifetime.\*

### 2 Medicare and Medicaid have me covered

**Reality** Medicare only covers a portion of skilled nursing costs up to 100 days.\* And Medicaid is only available to those with limited assets and income.

### 3 That's what my savings are for

**Reality** The national average cost for a private room in a licensed nursing home is over \$97,000 per year. Financial professionals estimate that clients facing an unplanned care event may spend their savings 2–3 times faster than planned. ‡

### 4 My family will be able to take care of me

**Reality** Women caring for ill parents are twice as likely as non-caregivers to experience depression or anxiety. And the overall cost to a female caregiver is estimated at almost \$325,000 because of lost wages and diminished working hours.§

\* U.S. Department of Health & Human Services, "Medicare & You 2015," [www.Medicare.gov](http://www.Medicare.gov), [www.medicare.gov/Pubs/pdf/10050.pdf](http://www.medicare.gov/Pubs/pdf/10050.pdf), revised December 2014.

† Hanover Research and Lincoln Financial Group, "Managing Long-term Care Risk Survey," <https://www.lfg.com/LincolnPageServer?LFGPage=/lfg/client/rna/rsrch/index.html>, October 2014.

‡ "2014 Lincoln Financial Group Cost of Care Survey" conducted by LTCG, January 2015. For a printed copy, call 877-ASK-LINCOLN.

§ Family Caregiver Alliance, "Women and Caregiving: Facts and Figures," *FCA*, <https://caregiver.org/women-and-caregiving-facts-and-figures>, February 2015.

# Help protect your family and take charge of your future. Talk with a financial professional to plan for long-term care expenses today.

Learn how Lincoln products can be used to help protect your savings and your loved ones.

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