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SAFETY NOTES



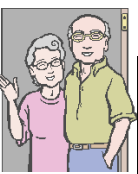
Long-Term Care

Long-Term Care refers to the type of personal care services you may need if you become unable to care for yourself because of a loss of functional capacity or cognitive impairment. Long-Term Care services help a person maintain a normal lifestyle, his or her ability to function and perform normal daily activities such as eating, dressing, bathing and toileting.

Long-Term Care Risk Factors

Your likelihood of needing Long-Term Care might be affected by these factors:

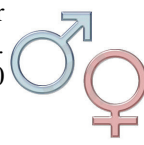
Life expectancy: The longer you live, the more likely it is that you will need Long-Term Care. Consider whether your family has a tendency for long life expectancy.



Your family situation: If you have a spouse or adult children, you may be more likely to receive informal care at home from family members. If family care is unavailable and you cannot care for yourself, an assisted living facility or nursing home may be the only alternative.



Gender: Women are at a much higher risk of needing Long-Term Care because they have longer life expectancies and often outlive their husbands. The average life expectancy of a woman is 80 years old versus 75 for a man.



Health factors: If chronic or debilitating health conditions run in your family (such as Alzheimer's which affects over 5 million Americans), you could be at greater risk than another person of the same age or gender.



Is Long-Term Care Right For You?

May be right if:

- ▶ You have assets to protect.
- ▶ You can afford the premium.
- ▶ You are not currently disabled or seriously ill.
- ▶ You are unable to pay out of pocket costs and won't qualify for Medicaid.
- ▶ You want to ensure control over your assets.
- ▶ You want to protect your family from the expense of providing your Long- Term Care.

FACT: In 1994, 7.3 million Americans needed long term care services at an average cost of nearly \$43,800 per year. By 2000, this number rose to 9 million Americans at nearly \$55,750 per year. By 2030, many retirees will not have enough income and assets to cover basic expenditures or any expenses related to a stay at an assisted living facility, nursing home or service from a home health provider.

The Long-Term Care Insurance National Advisory Council



Helpful Tip: When is the right time to consider Long-Term Care?

Although companies will write a Long-Term Care policy for anyone under age 84, most people purchase Long-Term Care Insurance when they reach their 50's or 60's. This is done so as not to pay premiums over a long period of time or end up paying significantly higher premiums by waiting too long to purchase the policy.



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