

LONG-TERM CARE is the #1 Financial Risk faced by retirees. US Govt. statistics tell us that 70% of Americans over 65 will eventually need long-term care for an average of 30 months



You are Cordially Invited to join us to explore the most sensible planning solution to address this risk

By the time you reach 65, chances are about 50-50 that you'll require paid long-term care someday. If you pay out of pocket, you'll spend \$140,000 on average. Yet you probably haven't planned for that financial risk. Only 7.2 million or so Americans have LTC insurance, which covers many of the costs of a nursing home, assisted living or in-home care — expenses that aren't covered by Medicare. Long-term care is the unsolved problem for so many people.

When serious illness or end-of-life issues occur, the need for professional care is great and the cost will demand a significant increase in retirement income. A simple adjustment within your investment portfolio should contain an account that will provide substantial added income when professional care is needed in your home or a special facility. The money you move into this account should be fully guaranteed. You should have guaranteed access to it any time. And if never needed a fair tax-free rate of return to your heirs.

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San Diego Marriott Del Mar

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