

## **Is Your Retirement Plan Protected?**

Planning for retirement is probably a top priority for you. Do you know how much money you need to retire? Are you concerned that you may outlive your money? Are you concerned about what a chronic health care need could have on your family and finances? Your retirement is the dream for you and your family's future. Proper planning and protection of that dream are crucial to help make it a reality.

### **Preserve you and your family's choices**

A long-term care insurance policy can help protect and preserve income and assets you have worked so hard to accumulate by providing benefits to cover the costs of a wide spectrum of long term care services. Long-term care is substantial assistance from another individual to perform 2 or more activities of daily living (ADLs) such as: Bathing, Eating, Dressing, Toileting, Transferring, and Continence or substantial supervision due to a severe cognitive impairment such as Alzheimer's disease.

With the advances in home care services, many people needing long-term care may actually be able to stay at home, with or near families, and still get the professional care they need. Long-term care insurance allows your family to be there to love you, instead of worrying about the financial, emotional and physical toll of providing care for you. Whether at home, in an adult day care center or an residential care facility, you and your family can maintain control of your options and your lifestyle.

### **Protect your retirement plan**

As the population ages and Americans are living longer than ever before, the need for long-term care services has emerged as an important element to a comprehensive retirement plan. Do you have enough in your retirement to pay for the high cost of long-term care services? Without a proper long-term care plan in place, your assets and income can be notably depleted. This could leave you and your family in a difficult financial situation. You may want to think about transferring some of the financial risk. With long-term care insurance, you will have peace of mind, knowing that you have taken control to help protect your hard earned retirement assets.

### **Begin your plan now**

The sooner you begin your long-term care planning, the better. The cost of waiting can be expensive in several ways. Generally the younger you are when you purchase long-term care insurance, the lower the premiums will cost. As you age, typically premiums are higher if you purchase an equivalent policy and you may qualify for a lesser class rating due to health changes. You could pay thousands more in premium over the life of the policy, just by waiting a few years to purchase. Or, you may not be able to qualify for coverage at all. By waiting you may not have coverage in place when you need it most.

With long life comes long-term planning. Make a plan for you and your family today. For more information on long-term care insurance, please contact [Agent Name,] Agent, New York Life Insurance Company [CA license #] at [Agent Phone Number].

An insurance agent will contact you. The purpose of this piece is solicitation of insurance. New York Life Insurance Company's individual tax qualified Long-Term Care Insurance policies are issued on policy form series ILTC-5000 (CA) (1001) and INH-5000 (CA) (1001). The policy(s) have exclusions/limitations. For cost and complete details of coverage, please call or write your insurance agent or the company. .  
New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010.