



WHAT IS LONG TERM CARE?

Long Term Care Insurance is one of the most critical forms of protection you can have, yet it's often overlooked until it's too late. My brother-in-law's father passed away in 2012, and since then, his mother's health has gradually deteriorated. For the past five years, my brother-in-law, my sister, and his two siblings have had to rotate nights to care for her. While they're committed to providing the best care possible, it's been an emotional and physical strain on all of them, not to mention the financial burden that often accompanies full-time caregiving.

Had their mother been covered by Long Term Care Insurance, they would have been able to afford professional, consistent care—giving her the attention she needs while allowing the family to more easily balance their own commitments. This insurance doesn't just protect your finances; it protects your loved ones from the overwhelming responsibility of caregiving. Planning ahead Long Term Care Insurance provides peace of mind, allowing you to focus on spending quality time with your family rather than worrying about how to manage the care itself.

—Mark