

Plan for Your Future, Consider Long Term Care Insurance

Benefits

- Peace of mind for you and your family about expenses, time, and care concerns
- Helps you retain your independence and gives you flexibility concerning your living and care choices
- Care can be provided comfortably in your own home
- Provides you with the means to protect your hard earned assets and retirement savings
- Helps shield you from the potentially large long term care medical and caregiver expenses that may not be covered by major medical insurance, Medicare, or Medicaid

Various Policy Features Available

- Inflation Protection
- Elimination Period Options
- Daily Benefit Level Choices
- Care Service Coordination
- Home Health Care
- Respite Care
- Assisted Living Care
- Nursing Home Care
- Flexible Payment Options
- Expense Reimbursement or Indemnity Policies
- Coordination with the Long Term Care Partnership Program in your State

Cost of Long Term Care Insurance

Long Term Care Insurance is affordable and suitable for people who:

- Have liquid assets greater than \$75,000 and a retirement income generally of at least \$35,000
- Can afford the premium without adding an undue financial burden
- Want to take advantage lower annual premiums early on when in relatively good health

Our Services

- Personally meet with you to understand your needs when it's convenient for you
- Provide complete information about the choices and companies available
 - Wide array of products to choose from to meet your needs
 - We represent products from highly rated and trusted companies with a depth of experience in Long-Term Care Insurance
- Thoroughly answer your questions so you are comfortable with your choice
- Walk you through the decision and purchase process
- Provide personalized customer service

To Us, It's Personal

To learn more, please call Kelly Ramsdale & Associates at 800.550.1665.

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