

## LONG TERM CARE

Are you, your parents, or your clients putting their homes and/or investment assets at risk because of potential long term care costs? Look into Long Term Care insurance today by calling Dottie and Norv Henrichs at (952) 746-1682.

What are the facts about long term care?

- 57% of Americans over age 65 will require long term care at some point in their lifetime. (American Academy of Actuaries, 1/99)
- The average annual national cost of a private room in a nursing home is \$70,912, or \$194 per day; a private one-bedroom unit in an assisted living facility has an average annual cost of \$32,294; while home care costs average \$25.32/hour. (Genworth Financial's 2006 Cost of Care Survey)
- Medicare and medical insurance plans rarely pay for long term care.

A long term care insurance policy can enable you to transfer some of the financial risk of rising long term care costs and help you maintain your home, your independence and personal control over your care.

Call (952) 746-1682 to have a long term care broker with over 10 years experience and access to the major carriers give you more information about long term care. Dottie and Norv are also able to obtain **an additional 5% association discount** with several carriers for realtors affiliated with MNAR.