

11 REASONS A PERSON SHOULD BUY A LONG TERM CARE POLICY

1. They will have a **professional** available to plan for their care at home, providing all types of services related to their particular illness, injury, or condition.
2. Their **family** can be part of the care plan, but will not have to be the planners (or the care givers).
3. They will have the **money** to pay for long term care (which can run over \$60,000 per year) without having to deplete the family nest egg.
4. Their loved ones can carry on a more **normal life** rather than being care givers.
5. Their family will be able to help out of **LOVE** rather than obligation.
6. Because they have the funds, they will be able to **choose** their own facility or stay at home.
7. They will be able to **stay home** longer rather than prematurely entering a nursing home.
8. They will be able to leave some of what they have to their family rather than using up a large portion of their **assets** to pay for needed care.
9. They will be able to stay with their children or other loved ones without depending on them for all of their care.
10. They can **feel good** knowing that all of the money they worked hard to attain won't be used up in a few short years.
11. There will be **less friction** between family members; one member won't be responsible for the caregiving.