



It has been said that ...over the years ...the concerns of dying too soon have been replaced by the concerns of living too long. With proper protection, you can retain the results of a lifetime of hard work, even if long-term (or specialized) care is required. Typically either done In-Home, in Assisted Living or in Nursing Home.

Long-Term Care Planning Guide	Yes	No
PERSONAL ASSESSMENT:		
1. Is Remaining independent as you get older important to you?		
2. Do you live alone?		
3. Have several of your relatives lived past age 80?		
4. Do you have a family history of health problems?		
5. Would you prefer to receive long term care in your home?		
SPOUSAL CONSIDERATIONS:	Yes	No
<i>Note: If you do not have a spouse, click the box & skip to question 11. If you do have a spouse, both you and your spouse need to consider:</i>		
6. Would your spouse find it difficult to lift you, to help you bathe, to get you out of bed or dressed? How about in their 80's?		
7. Would your spouse experience significant emotional stress if you were suddenly unable to perform the basic activities of daily living?		
8. Would your spouse have to undergo a drastic change in lifestyle to care for you?		
9. Would it be difficult for your spouse to take time from work to provide care for you?		
10. Would it cause you substantial financial hardship for your spouse if you required long-term care services?		



FAMILY CONSIDERATIONS:	Yes	No
<i>Note: If you have no children or other family members who would be in a position to care for you, click the box & skip to question 17.</i>		
11. Would you feel like you were imposing on your children or other family members if they had to provide care or financial assistance for you?		
12. Would it cause financial hardship for family members if they had to take time off work to care for you?		
13. Would obligations to their own immediate family make it difficult for your family to care for you?		
14. Would your children’s lifestyle change dramatically if you moved in with them?		
15. Would you mind having family members move in with you?		
16. Would you feel uncomfortable if your children had to pay the cost of your long term care?		
SOCIAL ASSESSMENT:	Yes	No
<i>As the elderly population increases, government programs will be strained even further.</i>		
17. Would it bother you greatly to spend all your savings, give up other assets and have to rely on the government programs?		
18. Would you be concerned about having only a limited say as to where you receive care and what care you would receive?		
19. Would you find it difficult to ask neighbors and friends for daily assistance if you needed it?		



PERSONAL ASSET ASSESSMENT:	Yes	No
You have probably been saving and investing for a lifetime, in preparation for your retirement. How much have you accumulated?		
<input type="checkbox"/> Less than \$50,000		
<input type="checkbox"/> \$50,000 to \$100,000		
<input type="checkbox"/> \$100,000 to \$250,000		
<input type="checkbox"/> \$250,000 to \$500,000		
<input type="checkbox"/> More than \$500,000		
20. Would having \$15,000 or more, taken from your assets every year for an undetermined period of time have a significant effect on your lifestyle?		
21. Do you want to be the one to determine where you receive long-term care if it becomes necessary?		
22. Are you worried that the cost of paying for a long-term illness could wipe out your life savings or seriously deplete your current or retire-		
23. Do you feel it is important to protect yourself against this financial risk?		
24. Do you have children or others to whom you want to leave an inheritance?		

CALCULATE YOUR NEED FOR LONG-TERM CARE PROTECTION

Total the number of times you answered "YES" to questions 1-24.

If you are not married, add 5 to your score?

If support from your children or family is not available, add 6 to your score.

Total Your Score

More than 17—You probably have a high need for long-term care protection. You should investigate a protection plan to ensure you can afford to get the type of care you would like to receive.

13 - 17—You probably have an above-average need for long-term care protection and should get information about the coverage options available.

9 - 12—You probably have an average need for long-term care protection at this time. However, you may want to retake this quiz every couple of years to help monitor changes in your risk assessment.

Less than 9—You probably have a below average need for long-term care protection at this time.

Regardless of your score, take the time to consider how, where and by whom you will be cared for if you require long-term care services.

If you answered "Yes" to question number 23, you really owe it to yourself and your loved ones to speak with us about our uniquely efficient Alternative Strategies to provide protection for pennies on the dollar!

Once you've completed the form, click save, save it to a folder under a name you can easily remember. If your score is in the range where you should look into protection from possible Long-Term Care costs call Kurt on his direct line at 816.582.5532 to set up your Complimentary 30 minute Session to go over your results.