

Your Clients Aren't Average

Their long-term care protection shouldn't be either

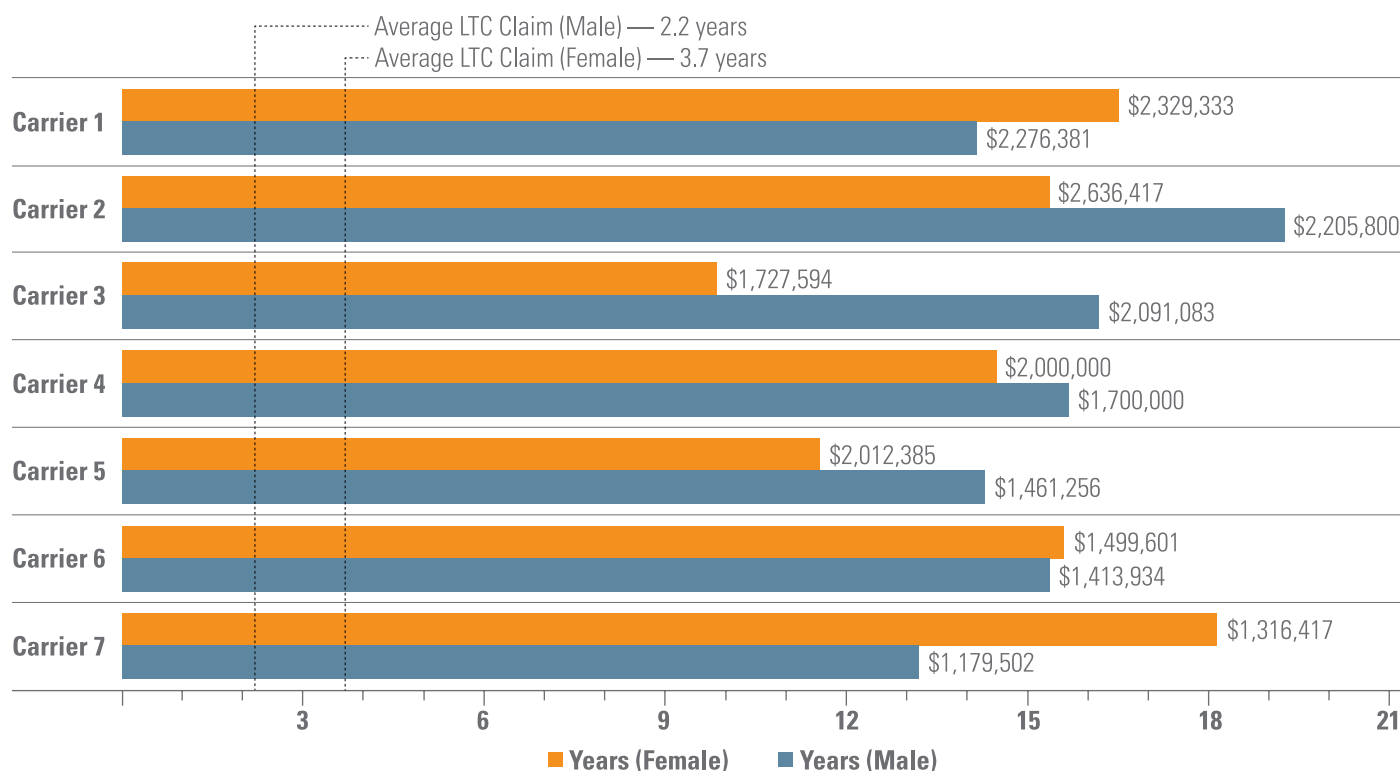
Some carriers claim that your clients don't need LTC protection beyond the average length of a care. But preparing for an average length of a care can leave a large, costly gap.

The story of averages

The average length of an LTC need is typically longer for women than men (3.7 years vs 2.2 years¹). However, in a survey of leading long-term care insurers, that story of averages doesn't hold up.

In all instances below, LTC planning for the average would have only covered a fraction of the cost. With the increasing incidence of dementia-related diseases and Parkinson's, Lifetime protection is the only way to ensure that every client has the exact amount of protection they need — whether two months, two years, 20 years or more.

Largest LTC insurance claims paid through December, 2018



1. "How Much Care Will You Need?" LongTermCare.gov. U.S. Department of Health and Human Services. <https://acl.gov/ltc/basic-needs/how-much-care-will-you-need>. Last modified 2/18/2020.

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