

START SAVING FOR LONG-TERM HEALTHCARE

At least 70% of American adults will need long-term care services and support sometime in their lifetime.* How will you plan to pay?

REASONS TO SAVE: Median Costs are Rising*



Private Nursing Home Room

\$87,600
per year



Assisted Living Facility

\$42,000
per year



Home Health Aide Services

\$45,188
per year

Income Often Falls Short of Expenses

\$31,742

*is the average income for people age 65+***

HOW TO PAY: Plan Ahead to Lessen the Negative Impact*

OUT-OF-POCKET

Costs vary greatly by state-around \$8,000 per year to upwards of \$100,000 per year; start saving early.

MEDICARE + MEDICAID

Benefits may be available for home healthcare, but only if certain conditions are met. Don't assume you'll be covered.

INSURANCE

Helps pay for care and protects assets up to the amount of your policy. Evaluate coverage options before you need it.

It's never too early to start planning for your tomorrow, today.

Contact your [financial advisor](#) to help you prepare. ►►

Sources: *Genworth Cost of Care Survey 2014
** AARP Analysis of Census Data

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