LIFETIME PLANNING

Elder Care, Medicare

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Elder Care: Budget for a Long Life

“And in the end it’s not the years in your life that count. It’s the life in your

years.” —Abraham Lincoln

Averages

80 Years Old

Average age when a person goes into an assisted living home.

3 Years

Average number of years spent in an assisted living home.

Options to Pay for Long-Term Care

$3,000–$10,000

Average cost range per month depending on the state and care needs.

5%

Average increase in Assisted Living costs per year.

Personal Funds

Private Funding

Government Programs

- Retirement Assets
- Rent from a Home
- Long-Term Care Insurance
- Reverse Mortgage
- Annuities
- Life Insurance Settlements
- Veterans Benefits
- Health Insurance
- Medicare
- Older Americans Act

1. Private Room, Source: Genworth Financial 2016 Cost of Care Survey, Medicare Long Term Care statistics, 2017.

Insurance

“To be prepared is half the victory.” —Miguel De Cervantes

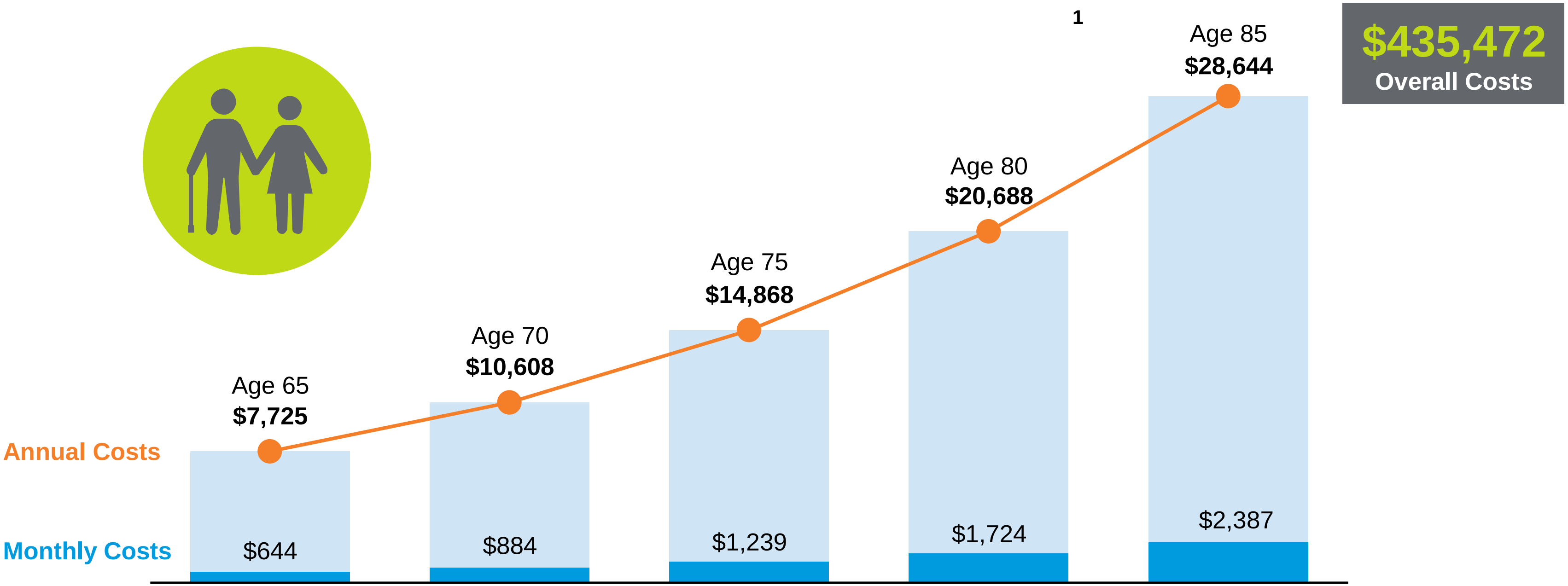
Bear the Risks You Can Afford

Insure the Risks You Can’t Afford

Slide is for illustrative purposes only.

Medicare Premium Costs

The longer you live the more you'll spend on medical expenses; and healthcare premium costs are skyrocketing.



Healthcare Premium Cost Projections for a 65-Year Old Couple*

*Assumes life expectancy of 87 for the male, 89 for the female, and a modified adjusted gross income (MAGI) income level below $170,000.
1. Source: Healthview Services: 2016 Retirement Health Care Cost Data Report.

Index Definitions

The 10-Year U.S. Treasury Yield is generally considered to be a barometer for long-term interest rates.

The Alerian MLP Index is a composite of the 50 most prominent energy Master Limited Partnerships (MLPs).

The Bloomberg Barclays U.S. Aggregate Bond Index is an index of U.S. Government and corporate bonds that includes reinvestment of dividends.

The Bloomberg Barclays Aggregate Corporate Bond Index represents primarily investment-grade corporate bonds within the Bloomberg Barclays U.S. Aggregate Bond Index. The Bloomberg Barclays Aggregate U.S. Treasuries Index represents public obligations of the U.S. Treasury with a remaining maturity of one year or more.

The Bloomberg Barclays High Yield Bond Index covers the universe of fixed rate, non-investment-grade debt. The JPMorgan GBI-EM Global Diversified Index tracks total returns for local-currency-denominated money market instruments in the emerging markets.

The Bloomberg Barclays Municipal Bond Index is a rules-based, market-value-weighted index engineered for the long-term tax-exempt bond market and includes bonds rated investment-grade by at least two of the three major rating agencies (Moody’s, S&P and Fitch). SBBI U.S. Large Company Stock Index is an unmanaged index of stocks of large U.S. companies.

SBBI U.S. Long-Term Government Bond Index is an unmanaged index generally representative of the bond market. SBBI U.S. Small Company Stock Index is an unmanaged index of stocks of small U.S. companies.

SBBI U.S. (30-day) Treasury Bills is generally representative of the rate of return on a savings investment.

The Russell 2000 Value Index measures the performance of those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values. The Russell Midcap Index measures the performance of mid-capitalization stocks.

The Russell Midcap Growth Index measures the performance of those Russell Midcap companies with higher price-to-book ratios and higher forecasted growth values. The Russell Midcap Value Index measures the performance of those Russell Midcap companies with lower price-to-book ratios and lower forecasted growth values.

The S&P 500 Index is a market-capitalization weighted index of the 500 largest domestic U.S. stocks. Shiller Home Price Index tracks changes in home prices throughout the United States.

Treasury Inflation Protected Securities is generic U.S. Government inflation-index bonds.

The U.S. existing home sales median price tracks changes in residential property prices of existing single-family homes, condos and co-op sales.

Indices are unmanaged and cannot be purchased directly by investors. Index performance is shown for illustrative purposes only and does not predict or depict the performance of any investment. **Past performance does not guarantee future results.**

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