

Why do I need long-Term Care insurance?

The most overlooked component of a retirement plan is the rising cost of health care. As people age, they develop chronic illnesses and need help with daily activities. Medicare/health insurance does not cover these expenses. These out-of-pocket costs can bankrupt a family. The caregiving responsibility often falls to children who are not trained for the job or are not available to provide the care (such as living out of town or caring for their own children). Currently, the cost of care can reach \$70,000 - \$100,000+ annually.

IPPFA Benefits can help

Larry Gilbert has been in the financial services industry for the past 25 years. He started as a life insurance and investment agent at Northwestern Mutual Life with a private practice. He then specialized in Long-Term Care insurance as an internal consultant with New York Life. For the past 3 years he has been a representative with IPPFA Benefits.

Larry holds a BA degree from the University of Wisconsin, an EdM from Boston University, and an MBA from DePaul University. He holds CLU, ChFC, CASL and CLTC certifications. His broad background enables him to discuss the various aspects of retirement planning.

Please contact Larry to discuss your long-term insurance needs. We look forward to being of service to you.

Larry Gilbert

Email: larryg@ippfabenefits.org

Cell: 847-502-3410

