Annuity Life
GROUP

CLIENT GUIDE

Long-Term Care & Disability

Protect your savings and paycheck from extended care costs or an illness or injury that keeps you from working.

Two of the biggest threats to a financial plan are needing years of care and losing the ability to earn a paycheck. Insurance can shift some of that cost to an insurer so your savings and family are not left to cover it alone.

Your options

Long-term care insurance

Helps pay for care at home, in assisted living or in a nursing home when you need help with everyday activities such as bathing or dressing, or have a cognitive impairment. Benefits are paid up to the limits in the policy.

Good for: Protecting retirement savings and reducing the burden on family members.

Hybrid life / long-term care

A life insurance policy or annuity with a long-term care benefit. If you need care, you can use benefits for it; if you never do, a death benefit may pass to your beneficiaries.

Good for: People who dislike the idea of paying for coverage they may never use.

Disability income insurance

Replaces part of your income if illness or injury keeps you from working. Policies differ in how they define disability, how long you wait before benefits start, and how long benefits last.

Good for: Anyone who depends on their paycheck, including self-employed people and business owners.

Who it's for

- ✓ Adults in their 40s to 60s planning for later-life care
- ✓ Couples who want to protect a surviving spouse's savings
- ✓ Workers and business owners whose income supports the household

Good to know

- Coverage is subject to medical underwriting; it is easier to qualify while you are healthy.
- Long-term care premiums are not always fixed and may increase on some policies.
- Waiting periods, benefit periods and definitions of disability vary and matter a great deal. We will walk you through each one.

Talk with a licensed agent. It's free, with no obligation.

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