

# Take control of your future with Long-Term Care Insurance

It can be difficult to imagine now, but chances are you may need help to take care of yourself or someone you love later in life. No one expects to need long-term care, but it's important to plan for it.

Long-term care refers to a host of services that aren't covered by regular health insurance. A long-term care insurance policy helps cover the costs of that care when you have a chronic medical condition, a disability, or a disorder.

## Your Long-Term Care Outlook

A person at age 65

Has a **70%** Chance

of needing some type of long-term care during retirement\*

\*Medicare & You 2016," Centers for Medicare & Medicaid Services.

## There are three levels of long-term care

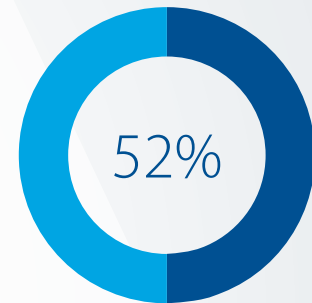
- 1. Skilled care:** Generally round-the-clock care that's given by professional health care providers
- 2. Intermediate care:** Less frequent care provided by professional health care providers
- 3. Custodial care:** Personal care often provided by family members who give assistance with "activities of daily living"

Don't wait to buy coverage when you need care because you won't qualify if you already have a debilitating condition. Whether long-term care insurance is the right choice depends on your situation and preferences.

## Personalize Your Plan

The first step in planning for your health care costs is knowing what to expect. Our financial consultants can help. Completing a Health Care Cost Assessment offers a personalized view of your anticipated health care costs, including long-term care.

Contact a member of the **RT Investment Services** team today to complete a complimentary assessment. The plan will help to better understand how expected health care costs can affect your life in the future and develop a plan around your and your family's specific needs.



Approximately 52% of people will need long-term care at some point during their lifetimes after reaching age 65\*

\*U.S. Department of Health and Human Services, November 14, 2017

Long-term care insurance policies contain exclusions and limitations. Eligibility for long-term care and life insurance, additional policy benefits and qualification for benefits is determined on a case-by-case basis. For costs and complete details of coverage, please contact your financial advisor.

**RT** INVESTMENT SERVICES

This material contains only general descriptions and is not a solicitation to sell any insurance product. For information about specific insurance needs or situations, contact your insurance agent. This article is intended to assist in educating you about insurance generally and not to provide personal service.

**Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC).** Insurance products are offered through LPL or its licensed affiliates. Rockland Trust Company and RT Investment Services **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using RT Investment Services, and may also be employees of Rockland Trust Company. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Rockland Trust Company or RT Investment Services. Securities and insurance offered through LPL or its affiliates are:

Not Insured by FDIC or Any Other Government Agency • Not Rockland Trust Guaranteed • Not Rockland Trust Deposits or Obligations • May Lose Value