

# What's your care plan?

**A lot of things get better with age.  
Unfortunately, our health usually isn't one of them.**

And as care costs increase, it's important to take steps to secure your greatest asset – you.

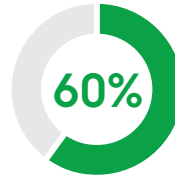
Care needs can be unpredictable but there are ways to make them more manageable. And it starts by making a plan for your future care needs today. Talk to your financial professional to develop a strategy that's right for you and your loved ones.



**Average lifetime cost of health care** for a retired couple<sup>1</sup>



**Only 54% of adults** know Medicare will not cover most long-term care costs<sup>2</sup>



**60% of older adults** have 2+ chronic health conditions<sup>3</sup>

## 6 in 10

older adults will need moderate or significant levels of care<sup>4</sup>

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There are **48 million unpaid family caregivers** in the U.S.<sup>6</sup>

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**Home health aide costs are expected to increase 30%** over the next 10 years<sup>5</sup>

## \$7,242

average annual out-of-pocket cost for family caregivers<sup>6</sup>



## Nearly 8 in 10

family caregivers regularly spend their own money to provide care for a loved one<sup>6</sup>

1. Dhue, Stephanie and Epperson, Sharon. "[Americans can expect to pay a lot more for medical care in retirement.](#)" CNBC.com. May 16, 2022.
2. Keenan, Teresa A. "[Long-Term Care Readiness report.](#)" AARP Research. Published June 2022.
3. Carbonnell, Josefina. "[The long-term care dilemma: Who will take care of you?](#)" The Palm Beach Post. May 18, 2022.
4. Gleckman, Howard. "[Is long-term care a predictable need, or an unexpected one?](#)" Forbes. April 15, 2022.
5. Estimate calculated using projected rise in national median costs of care from 2022 to 2032. National Cost of Care Calculator, LTC News. 2022.
6. Kerr, Nancy. "[Family caregivers spend more than \\$7,200 a year on out-of-pocket costs.](#)" AARP Research. June 29, 2021.

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods.

Product features and availability may vary by state.

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