

Long Term Care Insurance is about protecting the assets and the lifestyle that you have worked so hard to obtain.

This protection provides money so your family can get you the help you need. Long Term Care Insurance does not replace the love your family gives you. Instead, it builds on family support and allows them the means to provide more quality care for a longer period of time. Long Term Care Insurance provides the peace of mind that your spouse or children will have the resources needed to care for you without becoming overwhelmed.

WHAT'S YOUR PLAN FOR LIVING A LONG LIFE?

~ PRESERVING LIFESTYLES ~

UnitedLTC is part of the National Long Term Care Network, a group comprised of the 25 largest long term care insurance producers in the nation. Our primary focus is not only on individuals but also on large groups such as, Banks & Credit Unions, State Government Associations, Employers, Cooperatives and Non-Profit Groups.

We operate nationwide. Most of our agents have been with us for years and are skilled in helping clients understand the part LTC insurance plays in their overall financial planning and then they design the right plan for them. Our principals have over 40 years of

experience in both the financial and insurance industries, both domestically and internationally.

We have earned our place in the long term care insurance industry by taking the time to educate our clients on what options are available with LTC insurance plans.

A true partnership approach to education and marketing is what drives our success. We are constantly gauging results to drive success and client's satisfaction one more step. Persistence and listening to our clients are the keys to our success. 



A leader in the Long Term Care
Insurance industry



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How will your planning—or lack there of affect your family?

The real question is not who will take care of you, but rather, what impact providing that care will have on your family and finances. Spouses and children often want to take care of you but, many will find the responsibility beyond their capabilities.



UnitedLTC can help you with planning. We are a respected leader in the National Long Term Care Network.

How Can We Help?

We represent the industry's premier carriers of long term care insurance. We provide financially strong product carriers and superior customer support that enables you to customize a plan that will take care of you or a loved one.

Why BUY?

With the costs rising for nursing home care, assisted living facilities, and in-home care providers, a few short years of needing long term care services can wipe out a lifetime of savings. Long term care encompasses everything from your future medical care and finances, to where you will live and how you will navigate the myriad of legal, family, and social dynamics along the way.

Why NOW?

Long term care insurance can play an important role in assuring your quality of life. That quality of life assurance is why it makes good sense to consider purchasing a policy that it will allow you to have control of your care and protect your savings. For many younger families who are saving toward important future goals, the potential financial hardship of paying for the care of a loved one should not be overlooked.

Cost vs. BENEFIT

This type of coverage can help offset the cost of long term care services, reducing the chance that you may impoverish yourself by attempting to pay for long term care out of your own pocket. The national average cost of a private room in a nursing home is \$71,175 annually*. These figures increase every year by about 5%. *How can anyone afford to cover this cost without long term care insurance?*

PROTECTION ~

Paying for long term care services can be difficult. Long term care isn't medical care, so most health insurance plans won't pay for it. Long term care insurance preserves your savings for you and your family.

INDEPENDENCE ~

We all fear losing control over our lives. Long term care insurance can help ensure that you remain in control over where you get care, the type of care you receive, and who will provide that care.

QUALITY OF LIFE ~

Long term care can be provided in a number of settings; at home, at a community adult day care, at a assisted living facility or at a nursing home. By making the right choices now, you can help ensure the dignified, comfortable quality of life you deserve.

*- National Clearinghouse for Long Term Care Information, U.S. Department of Health and Human Services: Planning for LTC. Date accessed, January 18, 2012.
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