

WE DON'T LIVE BY WISHES... BEING PREPARED HELPS.



IF THE UNEXPECTED HAPPENED, WOULD YOU BE PREPARED?

52%

of Americans reaching 65 will need some type of long-term care services in their lifetimes.¹

HOW LONG SHOULD YOU BE PREPARED FOR?

3

Average length of long-term care is about three years.¹



Women typically need care for **3.7 years.**¹



Men typically need care for **2.2 years.**¹

LONG-TERM CARE WILL AFFECT YOUR LOVED ONES



About 71% of all long-term care hours are provided in the home by the family.⁴

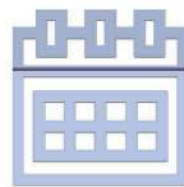


60% of family caregivers for adults must juggle their caregiving responsibilities with either full or part-time jobs.⁵



20% of working caregivers have reported that they reduced their work hours, took a less demanding job or gave up work entirely.⁶

THE COST OF CARE

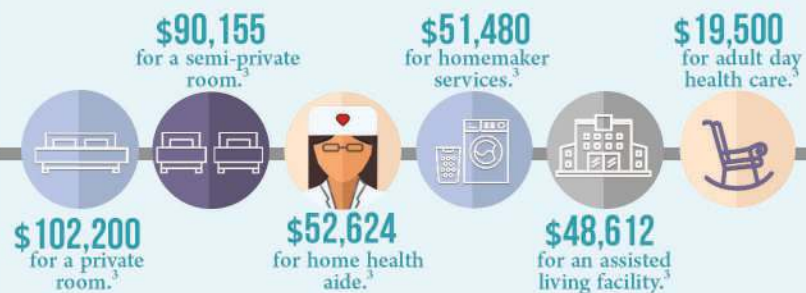


BEYOND

100 DAYS, MEDICARE PAYS \$0

for long-term care services.²

ANNUAL COSTS



FINANCIAL FLEXIBILITY FOR YOUR FUTURE



Keep your options open if diagnosed with a qualifying condition. Unlock a portion of your life insurance benefits while you're facing long-term expenses like nursing homes, home health aides, assisted living, and more.

VALUE OF LIVING BENEFITS



Provides peace of mind during a difficult time.



Helps cover cost of care for chronic, critical, or terminal illness.



Helps maintain quality of life!

Living benefit riders offer financial protection you need in the event of a qualifying condition. This income tax-advantage benefit lets you access funds from your life insurance policy while you are living.

CHRONIC ILLNESS



- Certified in the last 12 months by a licensed health care practitioner AND affects the insured so that he or she is unable to perform at least 2 activities of daily living without substantial assistance OR requires substantial supervision by another person to protect themselves from threats to health and safety due to severe cognitive impairment.

ACTIVITIES OF DAILY LIVING INCLUDE:

Bathing
Eating
Dressing
Toileting
Transferring
Continence

CRITICAL ILLNESS



- Insured is diagnosed by a physician within 365 days of the date claim is received.
- Is diagnosed by a physician after insured's coverage has been in force for 30 consecutive days.
- Is not an occurrence of the same illness or condition that an acceleration has already been paid under this rider.

CRITICAL ILLNESS OR CONDITION INCLUDE:

Heart Attack
Stroke
Invasive Cancer
End Stage Renal Failure
Amyotrophic Lateral Sclerosis (ALS)
Major Organ Transplant
Blindness
Paralysis

TERMINAL ILLNESS



- Is certified by a physician to be reasonably expected to result in the insured's death within 24 months from the date of diagnosis.

RATES

APPLIES TO ALL QUALITY OF LIFE INSURANCE PRODUCTS
NO ADDITIONAL PREMIUM COST



45 year old female - preferred
\$250,000 - 35 years

Monthly - \$53.20



45 year old male - preferred
\$250,000 - 35 years

Monthly - \$69.04



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ORNELLAS & ASSOCIATES
INSURANCE SERVICES

¹Morning Star. 75 Must-Know Statistics About Long-term Care: 2018 Edition. August 2018.

²Elder Law Answers. Medicare's Limited Nursing Home Coverage. December 2019.

³Genworth. Cost of Care Survey 2019. Conducted by CareScout. November 2019.

⁴Genworth Cost of Care Survey 2019. US National Median Long-Term Care Support Services Costs. October 2019.

⁵AARP Public Policy Institute. Long-Term Services and Supports. August 2019.

⁶National Care Planning Council. Government Pays for Only about 16% of Long-Term Care. April 2019.