

## The Need is Rising

In 15 years, 10 million seniors will likely require long-term care (LTC). While 70% of Americans turning age 65 will need some form of LTC in their lifetime, only 3% of Americans over the age of 18 currently have LTC insurance.

## A Large Part of Future Expenses

Americans spend \$70 billion out of pocket annually on LTC expenses for themselves or family members. Newly opened LTC insurance claims paid for:

- Home care: 51%
- Assisted living: 18.5%
- Nursing home care: 30.5%

## Women and LTC

Two-thirds of today's caregivers are women, and women make up 47% of the U.S. workforce. The rising cost of LTC will be especially challenging for women. Here are the statistics:

- Women outnumber men in nursing homes by 3 to 1.
- On average, women spend 2.5 years in a nursing home compared to men, who spend 2.3 years.
- Women's life expectancy of 81.2 years is

## About Our Company

Blueprints For Tomorrow is a nationally recognized financial services company that specializes in contingency, succession, and transition planning with a focus on growing businesses and improving cash flow.

We work directly with closely held businesses to create customized strategies and solutions that ensure the future of their organizations. As a third-generation company with over 40 years in the industry, we have the pleasure of serving thousands of clients and their families across the country.

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higher than men's life expectancy of 76.4 years.

## Wealth Transfer and LTC

Wealth Transfer may be viewed as the only retirement question that is optional because death is guaranteed. You may or may not choose to care about the tax consequences to those inheriting your money.

- Failure to address lifetime income and long-term care preparations could potentially lead to a depletion of assets prior to death.
- Indeed, unexpected and substantial LTC costs can make even the best retirement preparations unworkable.

Consider your LTC options today. Call Blueprints For Tomorrow to learn more.

## We Prepare Business Owners for the Unexpected

It takes a lifetime to build a business and it takes a moment for it to fall apart. All it takes is an unexpected death, an unforeseen illness, or a key personnel departure. Business owners must understand the possibilities, prepare for the risks, and plan for their continuity and succession. Protecting the business means protecting the families that depend on it. The financial stability is interconnected. We understand this because we live it ourselves. - **Founder, Nathan S. Sachs, CLU, ChFC, CFBS, CTP**