# Have you prepared for potential long-term care expenses?

#### You prepare for these common risks:

25% The chance your household will have a reported home fire during your lifetime(1)

30% The chance of being in a serious car crash (2)

## But have you prepared for perhaps the greatest risk to your retirement preparations?

70% The percentage of individuals over the age of 65 that will require at least some form of long-term care services. (3)

#### **How to Prepare**

#### Educational Seminar - Learn about your options

- Cost of care in local care facilities
- Options on how to pay for the future potential need
- Consequences to your family and finances of not being insured

These options also come with great features for you:

- Premiums will never be increased
- Maintain control of your money
- Lifetime benefit periods never run out of benefits

#### **More Information**

2 options to attend:

November 10, 2015 11:00 am for lunch

November 12, 2015 6:30 pm for dinner

#### **Door Prizes**

### For each friend you bring, you will receive a ticket to enter the drawing for door prizes.

Freddy

(205) 661-9333 1-888-343-PLAN www.WilliamsonFinancial.com

"Helping you make smart choices with your money"

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(1) Source: September 10, 2012; <a href="http://sprinkler.blog.nfpa.org/2012/09/chancesof-having-a-fire-at-home-a-few-facts.html">http://sprinkler.blog.nfpa.org/2012/09/chancesof-having-a-fire-at-home-a-few-facts.html</a>

(2) Source: May 9, 2011; <a href="http://www.goinsurancerates.com">http://www.goinsurancerates.com</a> auto -insurance/11-statistics-and-facts-thatll-stop-you-from-driving-uninsured Note: The State Life Insurance Company, a OneAmerica® company,

(3) Source: February 28, 2013; http://www.longtermcare.gov/LTC/Main Site/Understanding/Definition/Know.aspx