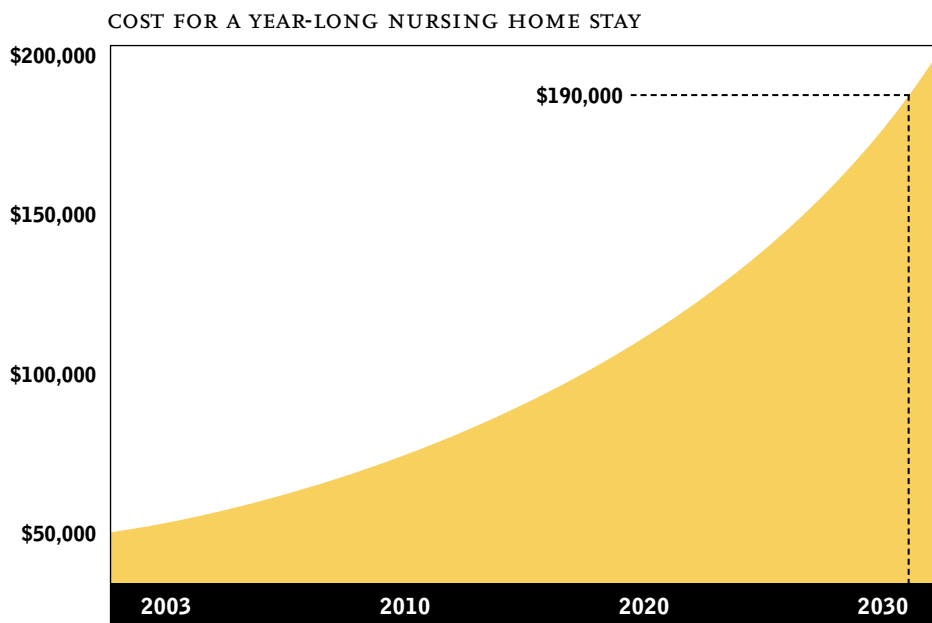




# Think nursing home care is expensive? Just wait.

As expensive as nursing home care is already, it promises to get even more so in the years ahead. And barring major changes, the vast majority of this cost will continue to be borne by individuals—not health insurance or government programs.



Source: American Council of Life Insurers. "Long-Term Care Insurance, Protection for Your Future." 2002. <http://www.acli.com/ACLI/Consumer/Long-Term+Care/Default.htm> (Jan. 24, 2003).

Coverage provided by Policy Series LB-7000-P (Q) and (NQ) [in ID, LB-7000-ID (Q) and (NQ), in NC, LB-7000-NC (Q) and (NQ), in PA, LB-7000-PA (Q) and (NQ) through LB-7003-P (Q) and (NQ), & in TX, LB-7000-P-TX (Q) and (NQ), LB -7001-P-TX (Q) and (NQ), LB -7002-P-TX (Q) and (NQ), LB-7003-P-TX (Q) and (NQ), LB-7004-P-TX (Q) and (NQ), LB -7005-P-TX (Q) and (NQ)]. Underwritten by Lincoln Benefit Life Company, Lincoln, Nebraska. Benefits vary by state. For costs and further details, including exclusions, reductions or limitations and the terms under which the policy may be continued in force, contact your agent or the Company. The information provided here is not intended as legal or tax advice. We recommend that you consult with an attorney or tax advisor regarding the tax implications of purchasing long-term care insurance.

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# ...And you won't have to worry about tomorrow.

We hope you and your loved ones stay strong and healthy for the rest of your lives. But consider this: 1 of every 5 Americans 65 and older needs help with everyday activities. Nearly half 85 and older need help.<sup>1</sup>

Unfortunately, that help costs a bundle...and isn't getting any cheaper:

- *The average cost of nursing home care is more than \$50,000 per year.*<sup>2</sup>
- *By 2030, a one-year nursing home stay will average \$190,000.*<sup>1</sup>
- *The average monthly cost of an assisted living facility is almost \$1,873.*<sup>3</sup>
- *Just three visits a week from a home health care aide can cost more than \$1,000 per month.*<sup>2</sup>
- *37% of the population requiring long-term care is under the age of 68.*<sup>4</sup>

If you're retired—or thinking ahead to retirement—how would you manage such large sums? Could you save enough? Would you be forced to deplete your existing savings until you're eligible for Medicaid?<sup>5</sup>

If that sounds like a situation you'd rather avoid, consider long-term care insurance.

1 Source: American Council of Life Insurers. "Long-Term Care Insurance, Protection for Your Future." 2002. <http://www.acli.com/ACLI/Consumer/Long-Term+Care/Default.htm> (Jan. 24, 2003).

2 Source: American Association of Retired Persons. "Medicaid: Paying for Nursing Home Care." 2003. <http://www.aarp.org/contacts/health/medicaidnurse.html> (Jan. 24, 2003).

3 Source: Health Insurance Association of America. "An Employers Guide to Long-Term Care Insurance." Jan. 15, 2003. <http://www.hiaa.org/news/newsitem.cfm?ContentID=21788> (Jan. 24, 2003).

4 Source: Georgetown University Long-Term Care Financing Project, "Who needs long-term care? Fact Sheet." <http://www.ltc.georgetown.edu/pdfs/whois.pdf> (May 2003).

5 Medicaid guidelines vary by state.

# Take care of yourself... while you still can.

You value your independence. But how will you manage if you ever need help dressing or bathing?

Do you really want to depend on your loved ones to take care of you? Or would you rather plan today for a more independent future?

Long-term care insurance can help to preserve your dignity and protect you from financial hardship. By insuring yourself now, while you're healthy, you can have peace of mind that you'll be able to afford the personal care you need if the unthinkable happens—allowing you to live worry-free today.

You'll also give yourself the freedom to choose where to receive care. With money less of a concern, you can pick the facility that will give you the best care. Not the one that will offer you the cheapest price.

## Long-term care insurance helps to:

- Preserve your independence
- Preserve your freedom of choice
- Preserve your standard of living
- Protect your assets
- Avoid dependence on government assistance

*Source: American Health Care Association, 2000*



# We can help you.

At Lincoln Benefit Life, we offer multiple long-term care insurance options.

- ☐ Yes! I'd like to learn more about how long-term care insurance can help me preserve my independence, manage rising costs and worry less about the future.

Name

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Address

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City

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State

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Zip

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Day time phone

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Evening phone

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Email

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*A licensed agent will contact you.*