

LONG-TERM CARE INSURANCE



Long-term care insurance: an essential component of your financial plan

Long-term care insurance is more than health coverage – it’s also part of a financial strategy. Without proper planning, almost all of your assets could go to home care and nursing home costs.

COSTS CAN BE EXCEEDINGLY HIGH

Depending on which province you live in, a nursing home could cost anywhere from about \$18,000 to \$40,000 a year. In fact, the cost can go much higher if you prefer a more exclusive life care residence – easily \$60,000 for example.

Home care can be just as expensive. Depending on where you live and whether you need a homemaker or a nurse, costs can range from about \$11 to over \$40 per hour. It doesn’t take too many hours a week to equal the costs of a nursing home.

KEEP YOUR SAVINGS INTACT

With long-term care insurance benefits covering your health care costs, you no longer need to worry about outliving your savings.

And you are able to pass along more of your assets to your loved ones.

Talk to your Assante advisor

Do you want to be sure you’ll live your whole life in comfort – even if you face health challenges in later years? You may want to talk to your Assante advisor about long-term care insurance.

Assante provides integrated wealth management solutions to simplify and enhance your life. Your Assante advisor will assess your financial requirements in order to choose the best solution for you from a number of leading financial service providers.



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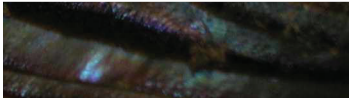
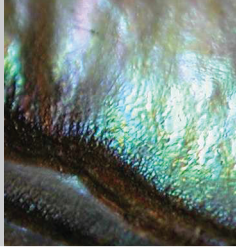


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Protect your quality of life if you ever need specialized care

PROTECT YOUR QUALITY OF LIFE IF YOU EVER NEED SPECIALIZED HEALTH CARE



Will you be able to afford the costs if you need long-term care?

We all like to think we'll always have our health, and be able to take care of ourselves as we age. But many of us will eventually need long-term care, either professional care at home or a nursing home.

Even if you live a healthy lifestyle, you can still develop a medical condition that just can't be prevented.

Conditions often requiring long-term care include stroke, arthritis, Alzheimer's, Parkinson's and multiple sclerosis. Or simply the aging process can take away the ability to perform the regular activities of daily living.

Also consider that people are now living longer, which increases the chance of eventually needing long-term care.

Excellent assistance is available through home care services or quality nursing homes. But this assistance is extremely expensive. For many people, quality care is simply unaffordable. If you pay for the services, costs can seriously erode the wealth you have worked so hard to accumulate.

How can you guarantee you'll be able to afford the care you may need?

Your solution? Protect your quality of life with long-term care insurance

Long-term care insurance provides you with tax-free benefits to maintain your quality of life if you need help taking care of yourself.

You can use the benefits for home care, where you can receive assistance from visiting nurses, therapists and service providers who'll take care of homemaking and your personal care.

Or you can use the benefits to stay in a quality nursing home that meets your needs. You can choose a benefit amount that's right for you, so you have the option of choosing a public or private long-term care facility.

Many people decide to purchase long-term care insurance when they're approaching retirement age. But with most plans you can choose coverage anywhere from age 40 up to age 80. Premiums are more economical at younger ages.

You may also want to purchase long-term care insurance for your parents:

- > You may not have the time or expertise to provide daily care on your own.
- > You will have a guaranteed financial resource to cover long-term care expenses.
- > You will have peace of mind knowing your parents will always live in comfort.

WHY LONG-TERM CARE INSURANCE IS THE PERFECT SOLUTION

Here's why long-term care insurance can be your best choice, compared to the alternatives:

- > **Government assistance** – Provincial health plans only help subsidize the costs of a long-term care facility if your income falls below a specified amount. For home care, you may receive government services in your community, but hours are often limited and these services may not meet your particular needs.
- > **Family care** – Often, family members want to help, but their busy lives rarely allow enough hours to provide the necessary daily care. And sometimes the person requiring care doesn't want to be a burden. Besides, professional care may be needed anyway.
- > **Using your savings** – Paying for long-term care with retirement savings presents two problems: you may outlive your savings, and you can drastically reduce the value of your estate.

Long-term care insurance offers numerous advantages:

- > **Guaranteed care** – funds are available for home care or a nursing home when needed.
- > **Financial security** – your retirement savings remain intact and your legacy is protected for heirs.
- > **Independence** – you provide for your own care, without burdening loved ones.
- > **Peace of mind** – you'll know that you can always live in comfort.