

Make a long-term care plan.



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Once age 65, 70% of adults will use services only covered by a long-term care policy.



Hi [First Name],

First, Happy Birthday!

People are living longer. Many adult children are finding themselves in the role of caregiver for aging parents.

It's not just for nursing home care. People often associate long-term care with nursing homes; but long-term care services can also cover home health care, adult day care, and assisted living care.

Medicare and private health insurance generally don't cover these costs. Most of us need Long-Term Care Insurance to cover things like:

- **Licensed assistance** with personal everyday tasks, like bathing and eating
- **Support services** from a medical professional, like a nurse or therapist

Don't wait for something to happen. Planning before a health issue arises can help keep

your policy costs lower.

I understand how important long-term care planning can be. Please call my office today at 205-467-0781 for a complimentary review of your strategy.

We're here to help you prepare you for what matters most!

Planning today can help keep your finances healthy tomorrow. We're here to help you reach, and keep, your financial goals.

Christopher Selman

