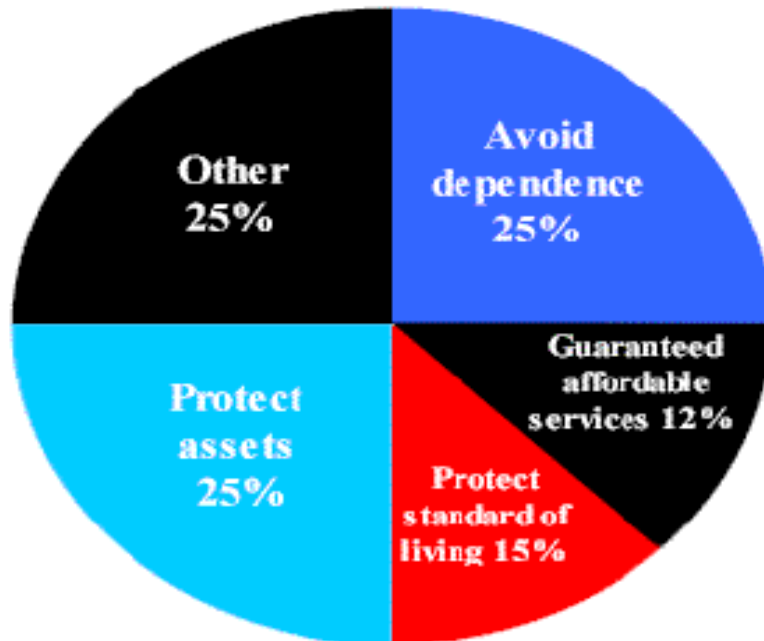


What is Long Term Care?

Long Term Care is assistance required when an individual is no longer able to care for themselves because of injury, illness or the effects of aging.

Care can be provided with a variety of services including custodial care (help with things like bathing and dressing), nursing care, therapeutic and rehabilitative care and skilled residential care. Most people associate long term care with residential nursing facilities. In reality, nursing home care represents only about 20% of long-term care services and costs.¹ Long Term Care services can be provided in many ways including home health care, adult day care, assisted living facilities and residential nursing facilities.

Why do People Buy Long Term Care Insurance?



¹ Business Week, April 1996