



HISTORY HAS TAUGHT US
HOW TROUBLESOME
LITTLE SURPRISES CAN BE.

Most of us have planned well for the future. We've even put something extra away for a rainy day. But with all of our thoughtful planning, something unfortunate could still surprise us.

Underwritten by:
**Great American® Life
Insurance Company**

Endorsed by:



YOU MAY BE AT RISK.

60% of Americans who reach age 65 will need some form of long term care services—either at home, or in a facility such as adult day care, assisted living, or nursing home.¹ With the average need for long term care being over four years², the cost could easily exceed \$250,000.³ And these facts are based on today's health care rates. What about inflation?

LONG TERM CARE IS NOT JUST FOR THOSE WHO ARE OLDER.

Young people need long term care due to illnesses, disabilities, or injuries from automobile or sporting accidents. In fact, 40% of the people who need long term care are 18 to 64.¹ HMO's and traditional health insurance policies generally do not pay for long term care services.



LONG TERM CARE INSURANCE IS THE ANSWER.

Long Term Care Insurance provides the protection needed to help relieve these costs. It's coverage that is not included in Medicare or most Medicare supplements, and not included in most traditional health care insurance plans. Unlike these policies, a good Long Term Care Insurance policy provides financial resources for in-home, assisted-living, and nursing home care. It can be purchased by an individual, a couple, or a loving third party on behalf of a relative. In short, it could help offset substantial long term care expenses tomorrow. This policy is underwritten by Great American Life Insurance Company, a leader in long term care insurance.

CONTACT US FOR ADDITIONAL INFORMATION TODAY.

Long Term Care Insurance is affordable protection that has brought association members such as you, added peace of mind. Because of our agreement with the Michigan Association of Realtors, you will be offered this protection at a very advantageous price. Plus, discounted rates can be extended to your entire family. Just complete the enclosed reply card today, and one of our licensed agent representatives will contact you. Your action could benefit your entire family for generations to come.



Mail in the enclosed reply card, or call toll-free:

Long Term Care Information Center

800-557-5721

¹ Making The Case For Long-Term Care Insurance — Cary P. Swider, Life Insurance Selling, April 2003

² Caregiving in the U.S., National Alliance for Caregiving and AARP, April, 2004.

³ Metlife Market Survey of Nursing Home and Home Care Cost, 2005.

Policy Form 4LTCIP0001 (may vary by state). Exclusions and limitations apply. Consult your insurance agent for full details.