



Are you insuring your biggest risk?

You routinely insure against potential adverse events. Yet the chance of requiring some type of long-term care may be much greater than any other risk.

Odds are calculated using statistics from public sources that are deemed to be reliable.

Fatality Analysis Reporting System,
www.fars.nhtsa.gov,
October 13, 2008.

National Transportation Statistics, Bureau of Transportation Statistics,
www.bts.gov, October 13, 2008.

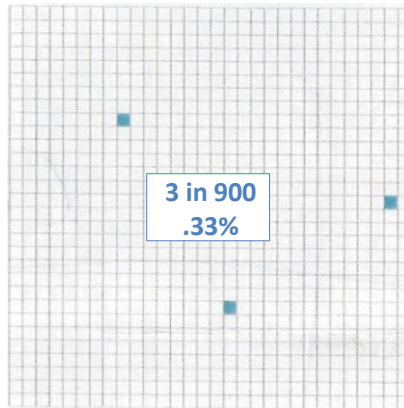
.S. Fire Administration,
www.usfa.dhs.gov, October 13, 2008.

U.S. Census Bureau,
www.census.gov, October 13, 2008.

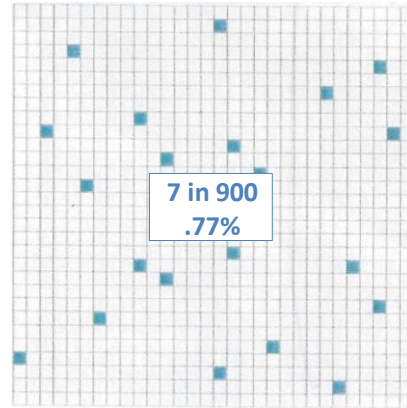
National Center for Health Statistics, Center for Disease Control, www.cdc.gov/nchs,
October 13, 2008.

U.S. Dept. of Health and Human Services, National Clearinghouse for LTC Information,
www.longtermcare.gov,
March 26, 2008.

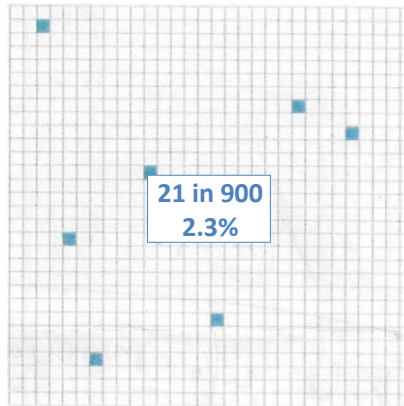
The odds of having a serious car accident



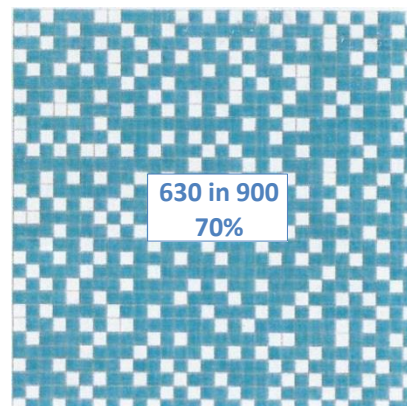
The odds of having a residential fire



The odds of being admitted to a critical care unit



The odds of needing long-term care



Why would someone ignore the greatest risk of all? Seek protection for your wealth from poor health with unique strategies to help or potentially increase income when needed most. It just makes sense to insulate your portfolio and retirement from something that has such a high chance of happening and can be so devastating.



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