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How to Plan for Long-Term Care

Fast Facts from Our Partner

We know that long term care and retirement aren't the most fun topics to talk about and you may be asking yourself, "I'm so young, why is this relevant to me now?" But we know how valuable it is to start planning for your long-term care, no matter what age you are - life is simply unpredictable and we want you to be as prepared as possible. So we've made it super simple to get started! Start checking off these boxes and you'll be a few steps ahead of everyone else.

- 1. Start planning** - good news, if you're reading this, you've already started! This one is a free space...
- 2. Pick a long-term care strategy that fits your life** - don't be afraid to shop around! Look for a reliable company with flexible policies. (*hint: Navy Mutual checks both of those boxes!*)
- 3. Investigate** the shared benefits available for you and your spouse/dependents
- 4. Plan for inflation** - the world is a crazy place, and time changes things (*Assuming an inflation rate of 2.5%, something that cost \$100 today would cost \$237 in 2055!*)
- 5. Read the fine print!**
- 6. Research the alternatives** to make your policy unique to you, like checking with your employer for options or adding a "rider" to your policy (*that means how you can make additions to your policy that aren't in a standard contract!*)



About 7 in 10 older Americans will need long-term care

Source: longtermcarepoll.org

Learn more at:
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