



LONG TERM CARE ASSOCIATES

BUYING SMART, YOUNG AND HEALTHY



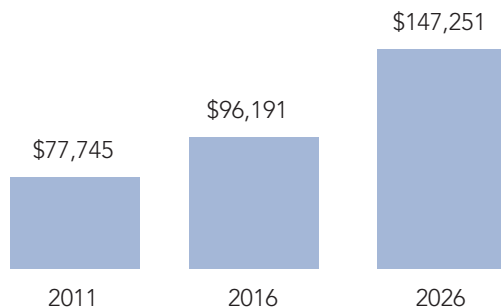
With the first wave of 80 million baby boomers nearing retirement, long term care has never been as important an issue as it is today. As we continue to live longer lives, millions of Americans will face the prospect of needing or providing long term care at some point in our lives.

Long term care encompasses a broad spectrum of services from home care for those who require basic assistance, to adult day care and assisted living, and finally to nursing facility care for those with more complex needs.

Long term care insurance helps provide financial peace of mind for those who are unable to care for themselves due to a chronic illness, disability or cognitive impairment such as Alzheimer's disease.

While the costs associated with each type of service vary greatly, they can add up quickly. In just a few short years, families can deplete their savings as they pay for a loved one's increasingly expensive care out of their own pockets.

Estimated Average Cost for 1 Year in a Private Nursing Facility



Source: Genworth Financial Cost of Care Survey, conducted by CareScout, April 2011
Costs assuming national averages and 4.35% inflation.

Buy Before Your Next Birthday

With your birthday right around the corner there is no better time to consider long term care planning. If you wait to apply for coverage until after your age changes, you will end up paying more for exactly the same protection. Rates are based on your age when you apply and will not increase each year just because you grow older.

Better Chance for Preferred Rates

You'll save significantly - as much as 20% annually - if you qualify for a preferred health discount. Whether your health were to ever change in the future, this discount is yours to keep for the lifetime of your policy. But, as you age, your chances of qualifying for preferred rates will likely diminish.

Percentage of Applicants Qualifying for Good Health Discounts

Ages 40 - 49	60%
Ages 50 - 59	48%
Ages 60 - 69	34%
Ages 70 - 79	16%
Age 80 and Over	7%

Avoid the "Cost of Waiting"

Does it make sense to wait 1 year, 5 years or even 10 years before you apply? No. You will always pay less over time the sooner you buy.

If a typical 55-year old were to pay premiums through age 85, but waited 1, 5 or 10 years before purchasing coverage, even though she wouldn't have to pay as long by waiting, her higher premium at the age of entry more than offsets any savings. The result of waiting is a higher lifetime cost.

Year Waiting	Age at Application	Additional Premium
1	56	5.54%
5	60	29.68%
10	65	77.16%



LONG TERM CARE FACTS

9,600,000

Number of Americans now 65 or older who will require long term care. This number is expected to rise by 25% – to 12 million – by 2020.

U.S. Department of Health and Human Services, 2007

57%

The cost of a private room in a nursing facility for one year (\$77,745) is 57% more than the median household income in the United States (\$49,445).

Genworth Financial Cost of Care Survey, conducted by CareScout, April 2011

\$19

Average hourly cost of a non-Medicare certified Home Health Aide in the U.S. Based on a 44-hour work week the cost per year for a Home Health Aide is \$43,472.

Genworth Financial Cost of Care Survey, conducted by CareScout, April 2011

17 Billion Hours

In addition to the significant cost of paid care, unpaid caregivers — primarily family members — provided 17 billion hours of unpaid care valued at more than \$202 billion, in 2010. The Alzheimer's Association projects that the cost of care related to Alzheimer's, including health care, long term care and hospice, will reach \$1.1 trillion by 2050.

2011 Alzheimer's Disease Facts and Figures, Alzheimer's Association, Alzheimer's and Dementia, Volume 7, Issue 2.

21 Months

Assisted living is increasingly popular, and even though the average length of stay is 21 months, the vast majority of care is still paid for by the residents or their families (93.9%).

2010 LTCI Sourcebook, American Association for Long Term Care Insurance.

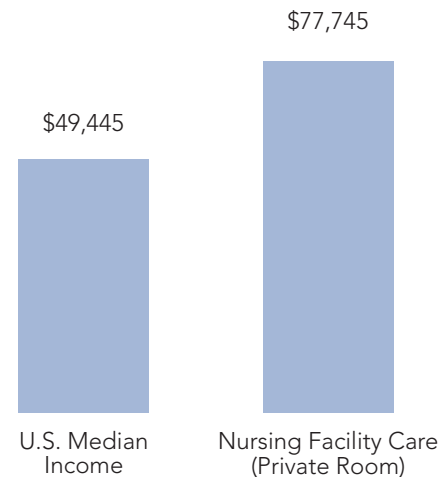
83 Million

Estimated population of Americans who qualify for long term care insurance¹. More than 76 million² have yet to purchase a stand-alone long term care insurance product.

¹ U.S. Census, 2006 and internal Genworth sources

² LIMRA 4Q 2007 In Force

The U.S. Median Household Income Compared to the Cost of One Year in a Nursing Facility



Sources: USA Today, September 2011
Genworth Financial Cost of Care Survey, conducted by CareScout, April 2011

About Long Term Care Associates

With roots dating back to 1974, Long Term Care Associates, Inc. has now entered its 5th decade focused exclusively in the LTC insurance marketplace.

Headquartered in Bellevue, WA, the company expanded its national presence in 2003 to include a regional office in Nashville, Tennessee.

When LTCA's founders began, the company's mission was to ease the financial and emotional

burden that a catastrophic care event could have on families. We're proud that the claim payments received by our policyholders are now measured in the tens of millions of dollars. Leading the country by serving over 5 million members of sponsoring organizations, our commitment and passion for this business remain as strong as ever.

Learn more about LTCA at: www.ltc-associates.com or call toll-free 1.800.704.9233.