

LONG TERM CARE – This is part of my personal story...

“Age wave tsunami”

“Baby boomers’ burden”

“Costs of aging society to hit hard”

“Healthy couple fears devastating medical bill”

“Majority of Canadians over 45 anxious about future health expenses”

“Bad news: we are not planning for our failing health”

“Research has shown that seniors continually and consistently underestimate the financial resources required in later life”

Consider these facts:

- Women continue to outlive men
- Average age of those claiming long term care has dropped from 67 to 59
- Over 50% of seniors will require long term care
- Seniors will require care for 3 to 10 years

Regardless of whether you have a pension or a retirement fund, you will have to save some money to provide for your care in your later years. Although most people believe that they will need less money during the care years because they have finished with their travel ambitions and are more sedentary, this is not the case.

I have lived thru this experience. Both my parents required care and were fortunate to remain in their own home until the end. My mother had Alzheimer’s and required care for 8 years and my father for over 5 years. Full time care 24/7 was very expensive.

How are you going to provide for your future?

If you are already saving, congratulations! However, I can improve on your plan.

I believe Long Term Care Insurance is an excellent alternative for Canadians to ensure that they will be able to afford the best care for as long as it is required.

We need to talk!



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