



GRABER & ASSOCIATES

We know you are busy,
take advantage of our resources!

Tom is dedicated to helping you offer a full product line to your clients. He can assist you in identifying sales opportunities within your existing book of business for Long Term Care, Life, Annuities, and Disability. From quoting, presenting, and completing the application, to underwriting and delivering the policy, Tom can secure the sale. You retain control of the client and receive 50% of first year commission (minimums apply).


**RECEIVE 50%
OF THE
COMMISSION
AND WE WILL
DO 100% OF
THE WORK**

Don't lose the sale to a competitor
and potentially the entire client!



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The Harsh Reality of Long Term Care in Numbers

50
PERCENT

Good News. Bad News. We're living longer. There's 50% chance that at least one person in an existing marriage today will still be alive at age 93. *What does longevity look like in your family?* - Pfau, American College of Financial Planning

70
PERCENT

We're healthier and stronger. And yet... 70% of all persons living today will require some form of long-term care assistance. Long-term care can mean everything from in-home assistance services to private room, full service, nursing home. *How do you feel about nursing homes?* - US Department of Health & Human Services

45
MILLION

I'll get by with a little help from my friends. 45 million persons provide informal care to needy persons in the USA. Putting your long-term care burden on family and friends can be emotionally, physically, and financially devastating, jeopardizing their chances for a successful retirement. *Who do you plan to call for help when you need it?* - AARP

\$64
THOUSAND

Spooky math... \$64,000 a year divides to \$176 a day as the average cost in the USA for all forms of care. The average American will need about 1,675 days of care, spending \$295,000 in total. These figures don't count the \$245,000 the average retiree couple will spend on out-of-pocket Medicare-related costs over their retirement. *Have you set aside funds for the care for you and your spouse?* - Genworth Financial LTC Studies

242
PERCENT

Inflation bites hard! Conservatively, over the course of a 30-year retirement the cost of care will increase by a total of 242%. That's a compound annual growth rate of 3%. But depending on where you live and the kind of care required, that number could be substantially higher! *Do you think healthcare inflation will be higher than 3%?* - Genworth Financial LTC Studies

4
ALTERNATIVES

What are the alternatives?

1. Do nothing/self-insure - Default Plan
2. Traditional LTC insurance
3. Hybrid or Asset-based LTC insurance
4. Life Insurance with LTC and/or chronic illness riders

4
GUARANTEES

Hybrid LTC solutions offer most of the following 4 guarantees:

1. A guaranteed LTC benefit - it can't go down or be taken away.
2. A guaranteed death benefit - you can't lose your money.
3. A guaranteed cash value - the money is there if you need it for something else.
4. Guaranteed premiums - you'll never need to put in more than what you planned.

Talk with your financial professional about which Long Term Care solution is right for you.