

# FOCUS on LONG TERM CARE

A publication from Forrest T. Jones' Long Term Care Insurance Evaluation Service  
Forrest T. Jones & Company • Serving Association Members & Groups since 1953  
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## NEW

Request & view your own LTCI quotes, carrier & policy comparisons at:

[www.ftj.com](http://www.ftj.com)

Click on Long Term Care Insurance Evaluation Service, or, call (800) 821-7303, Ext. 107.

### Meet the Staff

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## LONG TERM CARE AWARENESS

**E**ducation is the key to implementing the long term care funding plan that is best for you. Your long term care plan is more than a monetary consideration; it may very well be a very important "quality of life" issue for you and your loved ones. Although no one has a clear view of the future, it is a fact that proper subject matter research does enhance one's opportunity for more accurate predictions. Trusting the source of your long term care information is critical.

Citizens for Long Term Care ([citizensforltc.org](http://citizensforltc.org)) co-sponsored "Long Term Care Awareness Day," held on November 14, 2001. Other organizations involved include: Alzheimer's Association, American Parkinson's Disease Association, American Society on Aging, Center for Aging Research and Education, Rebuilding Together, Visiting Nurse Associations of America, Women's Institute for Financial Education, and Women's Institute for a Secure Retirement.

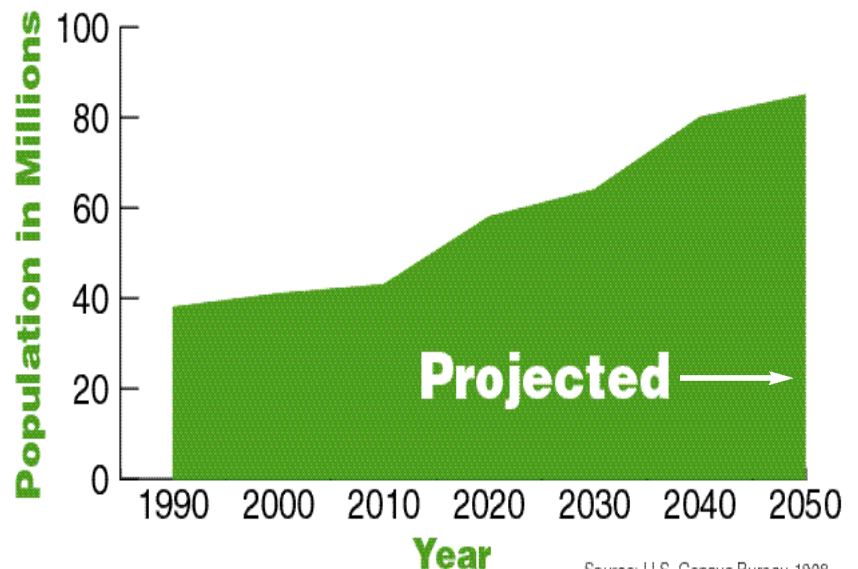
At this time, it doesn't look like there will be any additional Federal tax relief for individuals who pay qualified long term care insurance premiums. Our elected officials have other priorities today. Yet as a collective nation, shame on us if we ignore the scope of our demographics. See the graph below. Stay in touch with your Federal representatives to let them know this isn't a subject they should ignore. Fill in your representative's first and last name and let your opinion be known.

[firstname.lastname@mail.house.gov](mailto:firstname.lastname@mail.house.gov) or  
[firstname.lastname@mail.senate.gov](mailto:firstname.lastname@mail.senate.gov)

Don't forget to ask your tax advisor about possible state income tax breaks on your LTC insurance premiums (22 states already have them). Missouri allows an individual tax deduction equal to 50 percent of premiums paid for qualified LTC insurance which are not included on an individual's itemized return and are non-reimbursed.



### Projected Increase in the 65+ U.S. Population



Source: U.S. Census Bureau 1998

# LONG TERM CARE INSURANCE PROCRASTINATOR'S "TOP TEN" EXCUSES

will make time to apply for coverage:

1. After I retire, when I'm not so busy.
2. After I've decided whether I really need it.
3. After I've read a book on the subject.
4. After Congress decides on a new tax package.
5. After the stock market turns bullish again.
6. After interest rates go up.
7. After I return from vacation.
8. After the kids no longer borrow money from me.
9. After my financial advisor gets back to me.
10. After I check out all the long term care facilities within a 60-mile radius.

## LTCI SHOPPING TIP NUMBER 1

**W**e've all heard the saying "a half a loaf is better than no loaf." For many people, the same applies to LTC insurance.

Here's why. Most individuals, especially those already in their retirement mode, have fairly sizeable disposable incomes. Therefore, they need their LTC insurance plan to cover only 30%-50% of the anticipated cost of future care. Be sure to choose the benefit levels best suited to your needs.

If you would like assistance with your LTC insurance shopping, give us a call at (800) 821-7303, ext. 107.

### OUR PLEDGE OF SERVICE

#### At the FTJ Long Term Care Insurance Evaluation Service, we pledge:

- **TO** deliver helpful, accurate and confidential information.
- **TO** make objective recommendations on plan suitability and options.
- **TO** allow members to make decisions at their own pace.
- **TO** be available to policyholders for ongoing service and advocacy.

#### **Forrest T. Jones & Co., Inc.**

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