



A resource for individuals and families

Helping protect next steps in life

ICC22-PUB6281

The Guardian Life Insurance Company of America



Important disclosures

Important! Please read before you begin

The rider is available at an additional premium. Accelerated Death Benefit for Long Term Care Services Rider is marketed as Guardian's Long Term Care rider.

The Guardian Life Insurance Company of America, New York, NY.

Guardian's Long Term Care rider is issued on Rider Forms ICC22-LTCR, 22-LTCR, 13-LTCR, ICC18-LTCR UL, 18-LTCR UL, ICC19-LTCR SWL, 19-LTCR SWL, or state equivalent.

Guardian's whole life products are issued on Policy Forms ICC21-WL, 21-WL, or state equivalent.

Guardian's universal life is issued on Policy Form ICC20-CAUL, 20-CAUL, or state equivalent.

Guardian's survivorship whole life is issued on Policy Form ICC21-SWL, 21-SWL, or state equivalent.

The Accelerated Death Benefit for Long Term Care Services Rider is not available in all states. Rider provisions and features may vary by state.

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The purpose of this material is the solicitation of insurance. An agent/representative may contact you.



Ask yourself...



- 1 Will I need long-term care?
- 2 Who will take care of me?
- 3 Can I pay for my long-term care needs?
- 4 What is my plan?

Will you need long term care?

The need for long term care services is real and growing.



70%

Today's 65-year-old has approximately a 70% chance of needing long term care services and support.*



3

People use at-home or facility long term care for an average of three years.*

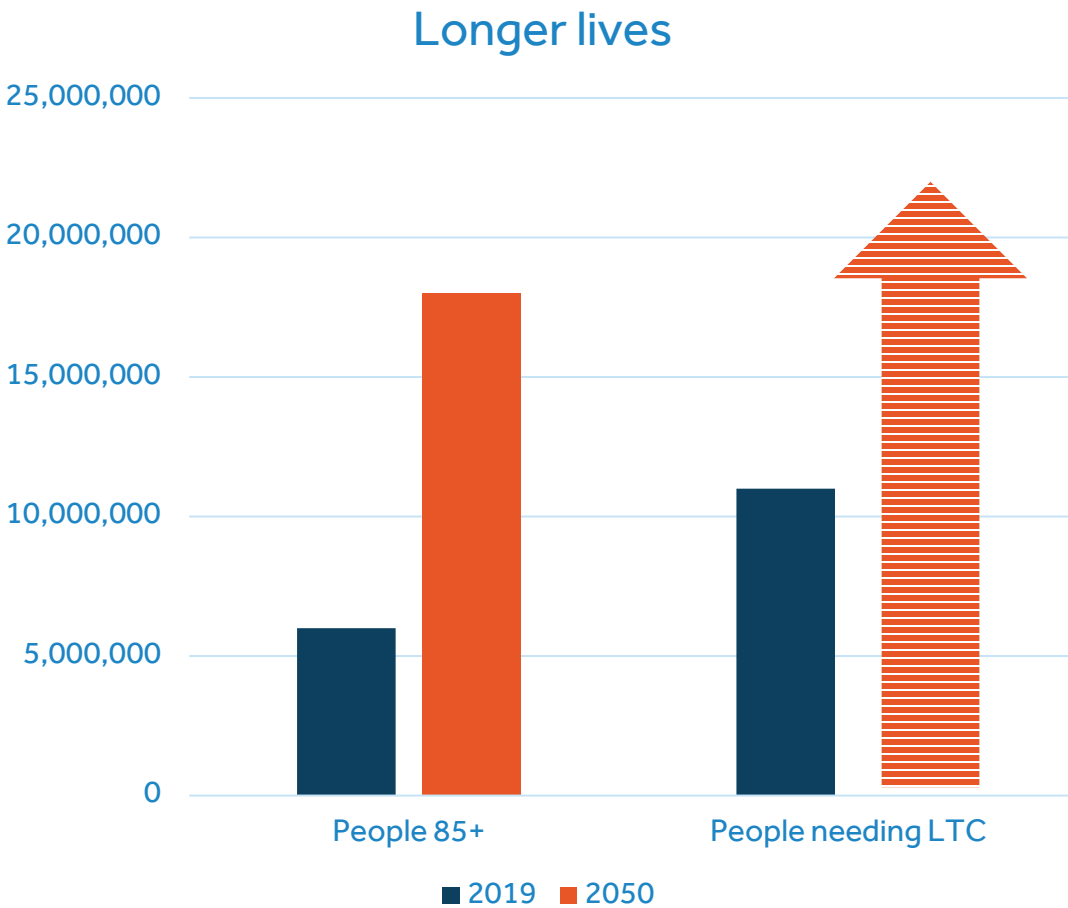
*<https://acl.gov/ltc/basic-needs/how-much-care-will-you-need> – February 2020, site access 02/28/2022.



Preparing to live longer lives

The longer people live, the greater the chance of needing long term care.

From 2015 to 2055, the number of people age 85 and older will almost triple, from more than 6 million to more than 18 million. This growth will lead to an increase in the number of people needing long-term care.



"A Shoppers Guide to Long Term Care Insurance," 2019 National Association of Insurance Commissioners

Can you afford long term care services?*

In the United States, it costs \$253, on average, per day, for a private room in a nursing home. Over time, this figure calculates to:



\$7,698 per month



\$92,376 per year

*National Clearinghouse for Long Term Care Information, www.longtermcare.gov – based on 2016 government statistics, last modified 02/18/2020, site accessed 02/28/2022.



The cost of long term care

A look at other long term care costs (as of 2016)*:

Type of care	Expected cost
Nursing home semi-private room	\$6,844 per month
Assisted living one-bedroom unit	\$3,628 per month
Adult day health center	\$68 per day
Home health aid	\$20.50 per hour

*National Clearinghouse for Long Term Care Information, www.longtermcare.gov – based on 2016 government statistics, Last modified 02/18/2020, site accessed 02/28/2022.



How will your family take care of you?

Six activities of daily living or cognitive impairments are typically evaluated when it comes to deciding whether you or your loved one will require long term care services.

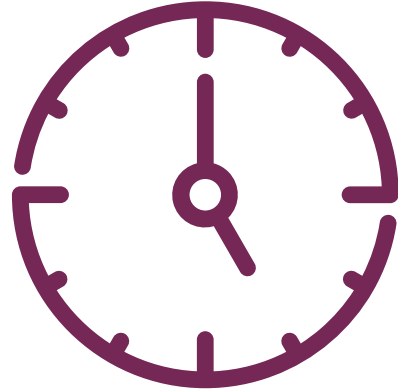
- Bathing
- Dressing
- Eating
- Toileting
- Transferring
- Continence



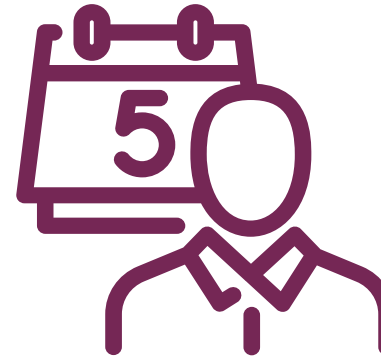


Selecting a caregiver

Will you rely on friends or family to give their time?*



20 hours per week



2 years or more

*<https://acl.gov/ltc/basic-needs/who-will-provide-your-care> Last modified: 02/18/2020 accessed 02/28/2022

*<https://acl.gov/ltc/basic-needs/how-much-care-will-you-need> Last modified: 02/18/2020, accessed on 02/28/2022

Planning ahead

It's never too early to start planning and prioritizing for the future. Planning can help allow for:

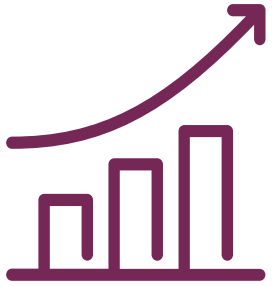
- Maintaining independence
- Maintaining a certain standard of living
- A smoother transition into retirement
- The potential to leave an inheritance
- Your choice of the care you'd like





Preparing for the rising costs of care

With planning and careful consideration, you can better prioritize and prepare for the future.



401k



IRA



**Personal
Savings**



Pension



Annuities



Guardian's Long -Term Care rider

An alternative to funding long term care needs

Accessibility

Included in your life insurance policy

Flexibility

You decide how much money you take each month

Simplicity

No need to continually submit bills and receipts each month

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Learn more



You can't predict the future but being better prepared is the next best thing.

1

For more information, visit www.longtermcare.gov

2

To learn more about Guardian's Long Term Care rider and policies offered in your state contact me or your financial representative today.



Thank you!

The Guardian Life Insurance Company of America

guardianlife.com

New York, NY

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