

## Your LTC Questionnaire

Is your primary objective to make money or protect what you have ?

---

Are you more interested in your “offensive” financial plan or your “defensive” financial plan? Why? \_\_\_\_\_

---

How much risk are you taking? Too much? \_\_\_\_ Not enough? \_\_\_\_

What % of your assets are safe? \_\_\_\_\_ What % are at risk? \_\_\_\_\_

Which would be more financially devastating to your family:

Your death? \_\_\_\_ Your long term disability or health care expense? \_\_\_\_

What is your plan of care should an extended health care need arise?

---

Is your plan ready today? \_\_\_\_\_

What are the statistical chances of you needing long term care someday?

\_\_\_\_ 10% \_\_\_\_ 20% \_\_\_\_ 30% \_\_\_\_ 40% \_\_\_\_ 50% \_\_\_\_ 60% \_\_\_\_ 70%

What do you think YOUR chances are? \_\_\_\_\_

Has someone you know needed long term care for 6 months or more? \_\_\_\_

How did that work out ? \_\_\_\_\_

What does LTC cost in your area?

For unskilled home care: \_\_\_\_\_ per hour? \_\_\_\_\_ per day?

For skilled home care: \_\_\_\_\_ per hour? \_\_\_\_\_ per day?

For (licensed) adult day care: \_\_\_\_\_ per day? \_\_\_\_\_ per month?

For assisted living: \_\_\_\_\_ per month?

For nursing facility: \_\_\_\_\_ per month?

What do you think these costs will be in 10 years? \_\_\_\_\_

If you had a LTC need tomorrow, what financial resources would you look to first? \_\_\_\_\_

Are they liquid? \_\_\_\_\_ Are they taxable? \_\_\_\_\_

How long would they last? \_\_\_\_\_

Can you stop work (earning) right now and have enough to live on?

\_\_\_\_\_

Even if a family LTC need occurred? \_\_\_\_\_

Have you considered self-insuring your LTC risk? \_\_\_\_\_

Have you compared self-insuring to co-insuring? \_\_\_\_\_

Have you received professional advice regarding a comparison? \_\_\_\_\_

\_\_\_\_\_

Do you think your assets and income could pay for LTC expenses and still allow you to maintain your desired lifestyle for 3-5 years? \_\_\_\_\_

\_\_\_\_\_

If you're in a position to pay for part of your LTC expenses, what portion of the expense would you like to transfer to an insurance plan? \_\_\_\_\_

---

Which of the following would you like to discuss further?

Medicare benefits \_\_\_\_\_

Premium discounts \_\_\_\_\_

The effects of inflation \_\_\_\_\_

Different claims processes \_\_\_\_\_

Return of premium options \_\_\_\_\_