

## Long-Term Care: Planning for your Future



Long-Term Care insurance [LTCi] is a vital part of financial planning as it is designed to protect your retirement income and your family's lifestyle. Long-Term Care affects people of all ages and the high cost of care can endanger one's financial independence and lifetime savings.

LTCi pays for the expenses associated with needing care for an extended period of time at home or even a stay in a long-term care facility.

The cost of Long-Term Care can vary greatly based upon future costs of care and for how long care is needed. **As a newly hired employee of Notre Dame De Namur University [NDNU], you qualify to apply for Transamerica LTCi at a discounted rate and, for those who qualify, Simplified Issue Underwriting.** There's a range of benefit levels to choose from, which gives you the ability to design a plan that not only fits your needs, but also keeps your premium at an affordable level.

Contact Representative Karen Perry at 650.224.9204 or [kperry@armltc.com](mailto:kperry@armltc.com)

### ▶ BENEFITS

#### NDNU NEW HIRE BENEFITS

As a newly hired employee, you may now be eligible to apply for the Long-Term Care insurance program.

- Simplified Issue Underwriting - Only 9 Health Questions! - For those 65 and under working 40 hours or more per week
- Relaxed underwriting is only available during a 30 day period, beginning six months after your date of hire.

#### TRANSAMERICA LONG-TERM CARE INSURANCE

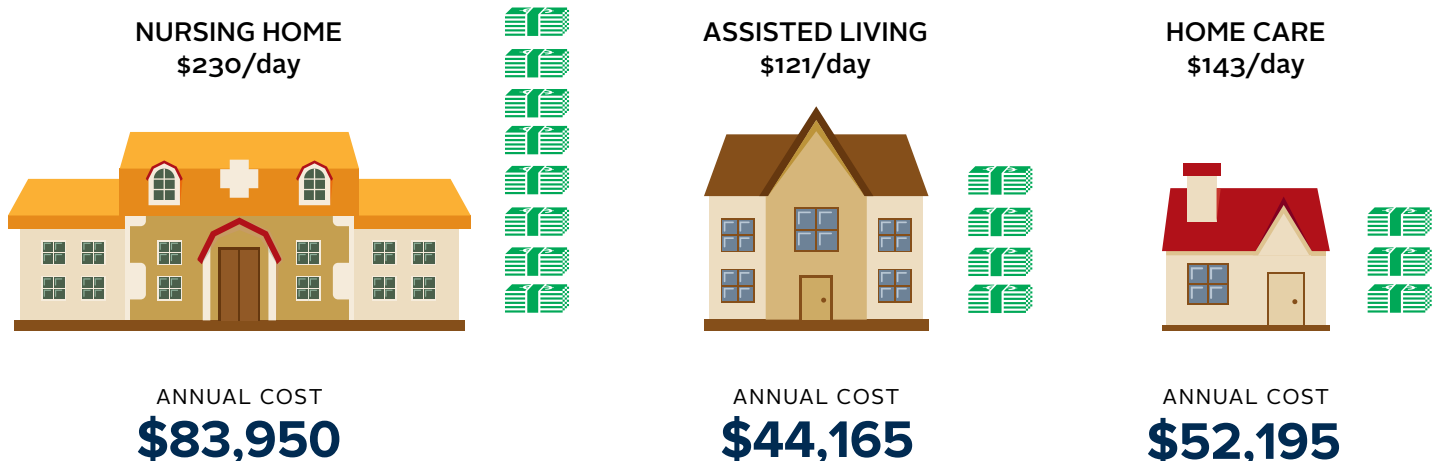
Transamerica LTCi not only provides peace of mind, but also contains these valuable features:

- Return of Premium to age 67
- Rate Guarantee
- First Day Home Health Care
- Cash Benefits

### ▶ LONG TERM CARE BY THE NUMBERS

#### CALIFORNIA AVERAGE COSTS OF CARE:

Source: [longtermcare.gov](http://longtermcare.gov)



**There is a one-time opportunity to benefit from relaxed underwriting as a newly hired employee!**

**For more information, contact:  
 Representative Karen Perry at 650.224.9204 or [kperry@armltc.com](mailto:kperry@armltc.com)**