

Will your  
'Golden Years'  
be golden?



There are two major financial issues that we face in the 'Golden Years.'

**One: Final Expenses**

Do we have enough liquid assets to cover our final expenses? These can include, but are not limited to, final medical expenses, taxes, legal and accounting fees, and other associated costs. These expenses can easily reach \$250,000 or more.

**Two: Long-Term Care**

As we continue to live longer we may need in-home care, assisted living, or nursing home care. These costs can exceed \$10,000 per month and can be financially devastating for our families.

Until now there were really only three options to help solve these problems. They were 1) to set aside significant cash reserves; 2) buy a life insurance policy; and 3) purchase a long-term care insurance policy.

*These solutions were expensive!  
Plus, if you didn't use the long-term care coverage your premium was wasted.*



**Fortunately**, the insurance industry has developed a better option. It's a hybrid policy of Life and Long-Term Care commonly called a COMBO policy.

**Here is how it works:**

- You buy a life insurance policy—for example, \$500,000. It may be more or less based on your personal needs.
- It will have a guaranteed premium and a guaranteed death benefit.
- The Long-Term Care provision allows you to take a portion of your policy (usually 2% per month) to pay for long-term care expenses.
- Any amount you withdraw for long-term care expenses will be deducted from the death benefit.
- In this example, even if you use all of the \$500,000 for long-term care expenses, a minimum death benefit of \$50,000 is paid to your beneficiaries.

**Call us today to learn more!**

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## Our mission

is to provide the highest quality, competitively-priced coverage for our clients.

Our values of continuity and commitment have driven our success in helping professionals like you meet their insurance needs since 1965.

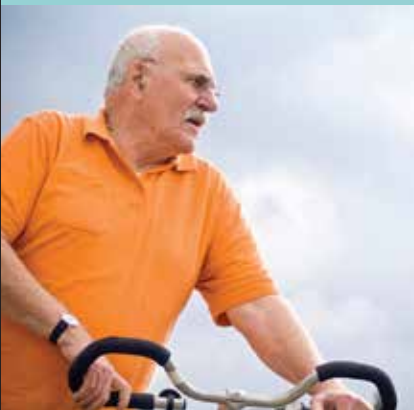
When you see the 'MW' circle mark, you see our dedication to personal, individualized insurance services.

We are always available as your insurance advisor. Contact us to learn more.

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**Malachy Whalen & Company**

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