

. . . It's Important to Plan

Financial plans focus on accumulating retirement funds, the nest egg. And ultimately plans deal with transferring what's been accumulated.

When people think about threats to their retirement savings, they primarily think of market losses. They fail to consider the risk of nonmarket threats like health care costs or Long-Term Care – both of which can cause as much harm (often much more) than a volatile investment market.

But, planning for Long-Term Care is more than just planning to pay the bills. That's why everybody need a plan.

When Long-Term Care is needed, family members or loved ones are always involved. Without a plan they may choose to (or be forced to) serve as the primary caregiver. Even with assets, many older people spend money for outside help as a last resort.

From a financial standpoint, Long-Term Care insurance planning simply determines how much of the financial risk a person wants to (or can) assume and how much they want to shift to an insurance company.

Having a plan in place allows loved ones and family members to care about you . . . not care for you.

Contact me for more information. May God bless you and your family.

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