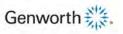
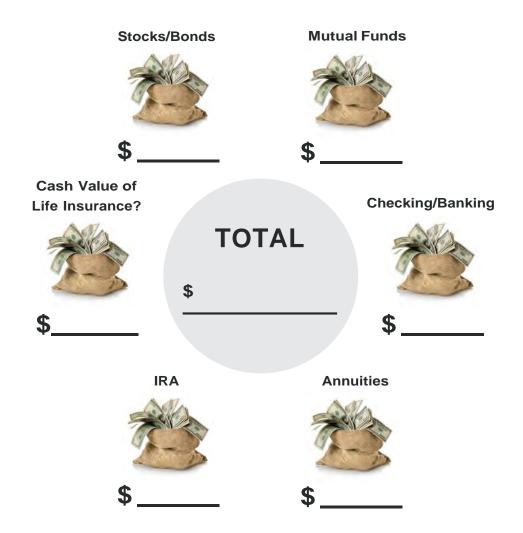


If Nursing H	ome Care is neede	d for
	X :	=
YEARS	ANNUAL COST	LONG-TERM CARE COST
If In-Home C	Care is needed for	_
YEARS	ANNUAL COST	LONG-TERM CARE COST
If Assisted L	_iving Care is need	ed for
	x	=
YEARS	ANNUAL COST	LONG-TERM CARE COST



ALBSKA \$2,000 \$44,102 \$72,000 \$18,684 \$15,684 \$15,685 \$16,684 \$15,600 \$18,684 \$15,600 \$18,684 \$15,600 \$18,684 \$15,600 \$18,684 \$15,600 \$18,684 \$15,600 \$18,684 \$15,600 \$18,684 \$15,600 \$18,600 \$18,684 \$15,600 \$18,600		NURSING HOME CARE	IN-HOME CARE	ASSISTED LIVING
USA-NATIONAL \$ 189,775 \$ 449,702 \$ 190,000 ALADAMAN \$ 172,000 \$ 181,000	LOCATION	HOME HEALTH AIDE MEDIAN	HOME HEALTH AIDE MEDIAN	PRIVATE 1 BEDROOM MEDIAN
ARABAMA 570.000 \$30.000 \$14.000 \$30.000 \$14.000 \$30.000 \$44.000 \$30.000 \$30.000 \$44.000 \$30.00	USA - NATIONAL	\$85,775	\$49,192	\$45,000
AREZONA 976-569 S81-184 \$20.150 AREZONA 976-569 S81-140 \$42.000 AREZONA 976-569 S81-140 \$42.000 AREZONA 977-367 S81-140 \$42.000 COLORIGADO 979-98 S82 S81-4072 S83-300 COLORIGADO 979-98 S82-244 S85-200 DISTRICT OF COLLEMBA 8118-448 \$45.761 NNA DEL ANABE 917-750 S80-1000 DESTRICT OF COLLEMBA 917-750	ALASKA	\$292,000	\$49,192	\$72,000
ARIZONIA 97,567 957,200 951,300 142,000 150,200 150,00	ALABAMA	\$73,000	\$38,553	\$36,684
ARIZONIA 97,567 957,200 951,300 142,000 150,200 150,00	ARKANSAS	\$62,050	\$41,184	\$36,150
CALIFORNIA 97/36/7 \$10,700 \$31,300 \$31,300 \$00,000 \$191,938 \$54,912 \$46,200 \$10,000 \$191,938 \$54,912 \$46,200 \$10,000 \$191,938 \$52,241 \$155,200 \$10,000 \$155,000 \$10,000 \$155,000 \$10,000 \$155,000 \$171,000 \$150,000 \$171,000 \$150,000 \$171,000 \$175,000 \$171,000 \$175,000 \$171,000 \$175,000 \$171,000 \$175,000 \$171,000 \$175,000 \$177,00				
COLDRADO 971,968 554,912 144,200 CONNECTEUT 9150 198 552,624 155,500 EDITRECTO COLUMBIA 1511,443 145,750 N/A DEL AWARE 5172,720 150,038 177,190 ELGORIGA 574,668 513,747 153,600 CECORGIA 574,668 543,472 133,600 CECORGIA 574,668 543,472 134,600 CECORGIA 574,668 551,000 CECORGIA 574,668 551,00				
CONNECTICUT \$150,198 \$52,224 \$55,200 DISTRICTO COLUMBU \$118,441 \$15,700 \$10,1008 \$27,100 \$10,1008 \$27,100 \$10,1008 \$27,100 \$10,1008 \$27,100 \$10,1008 \$27,100 \$10,1008 \$27,100 \$10,1008 \$27,100 \$10,1008 \$27,100 \$10,1008 \$27,100 \$20,1009 \$27,200 \$27,				
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ILLINOIS 368,675 S.51,480 S.44,400 ILLINOIS 368,255 S.51,480 S.44,400 ILLINOIS 368,255 S.51,480 S.44,400 INDIANA \$80,300 S.47,956 S.48,300 IRLINOIS S.68,413 S.40,480 S.51,000 IRLINOIS S.68,418 S.69,480 S.51,480 S.69,480 IRLINOIS S.69,480 S.51,480 S.51,480 IRLINOIS S.69,480 S.51,480 S.51,480 IRLINOIS S.69,480 S.51,480 S.51,480 S.51,480 IRLINOIS S.69,480 IRLINOIS S.69,480 S.51,480 IRLINOIS S.69,480 S.51,480 IRLINOIS S.69,480 S.51,480 IRLINOIS S.69,480 S.51,480 IRLINOIS S.69,480 IRLINOIS S.69,480 S.51,480 IRLINOIS S.69,480 IRLINOIS S.69,480 S.51,480 IRLINOIS S.69,480 S.51,480 IRLINOIS S.69,480 IRLINOIS				
ILLINOIS				
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KRINTUCY \$80,731 \$44,616 \$41,340 \$10,005,000 \$51,4892 \$39,310 MARSSACHUSETTS \$140,525 \$59,488 \$67,188 MARYLAND \$109,500 \$52,281 \$49,800 MAINE \$109,683 \$53,768 \$58,680 MINCHIGAN \$95,630 \$49,192 \$42,000 MINNESOTA \$88,948 \$48,176 \$43,020 MISSOURI \$58,948 \$48,048 \$32,400 MISSISSIPPI \$77,928 \$41,184 \$39,978 MATHANA \$16,656 \$55,781 \$43,300 NORTH CAROLINA \$127,830 \$43,772 \$36,219 NORTH CAROLINA \$127,830 \$43,772 \$36,219 NORTH CAROLINA \$127,830 \$43,772 \$36,219 NORTH CAROLINA \$152,830 \$43,772 \$36,219 NEW HAMPSHIRE \$115,888 \$60,357 \$58,260 NEW JERSERY \$120,450 \$54,244 \$49,732 NEW HEXIOO \$76,194 \$47,770 \$54,340 \$48,000 NEW YORK \$132,907 \$56,340 \$47,760 \$48,000 NEW YORK \$132,907 \$56,340 \$40,800 NEW YORK \$132,907 \$56,340 \$41,400 NEW YORK \$130,900 \$41,400 NEW YORK \$110,556 \$48,840 \$41,400 NEW YORK \$110,557 \$45,560 \$48,840 \$50,001 NEW YORK \$110,557 \$46,646 \$34,380 SOUTH CAROLINA \$77,015 \$46,646 \$34,380 \$50,001 NEW YORK \$10,835 \$57,772 \$61,860 \$50,001 \$41,400 NEW YORK \$10,835 \$57,772 \$61,860 \$60,666 \$48,860 NEW YORK \$10,835 \$57,772 \$61,860 \$60,666 \$48,860 NEW YORK \$10,835 \$57,772 \$61,860 \$60,666 \$61,88,860 NEW YORK \$10,835 \$57,772 \$61,860 \$60,666 \$61,88,860 NEW YORK \$61,800 \$6				
KENTUCKY \$90,731 \$44,616 \$41,340 LOUISIANA \$62,050 \$34,92 \$39,510 MASSACHUSETTS \$140,525 \$59,488 \$67,188 MARYLAND \$109,500 \$52,281 \$49,800 MAINE \$109,683 \$53,768 \$58,680 MICHIGAN \$96,600 \$49,192 \$42,000 MINNESOURI \$88,948 \$48,048 \$32,400 MISSISSIPPI \$77,928 \$41,184 \$39,978 MONTAVA \$66,505 \$55,781 \$3,300 NORTH CAROLINA \$92,125 \$42,228 \$39,000 NEW JERSERY \$120,400 <t< td=""><td>INDIANA</td><td>\$80,300</td><td>\$47,956</td><td>\$48,300</td></t<>	INDIANA	\$80,300	\$47,956	\$48,300
LOUISIANA \$62,050 \$34,892 \$39,510 MASSACHUSETTS \$140,525 \$59,488 \$67,188 MARYLAND \$109,500 \$52,281 \$49,800 MANINE \$109,683 \$53,768 \$580,680 MICHIGAN \$95,630 \$49,192 \$42,000 MINNIESOTA \$88,094 \$61,776 \$43,020 MINNIESOTA \$88,094 \$61,776 \$43,020 MINSSOURI \$58,948 \$48,048 \$32,400 MISSSURPI \$77,928 \$41,184 \$39,978 MONTANA \$86,505 \$55,781 \$43,800 MORTH CAROLINA \$82,725 \$42,328 \$39,000 NORTH CAROLINA \$127,630 \$63,972 \$36,219 NEBRASKA \$76,011 \$54,912 \$45,414 NEW HAMPSHIRE \$115,888 \$40,357 \$58,260 NEW JIERSERY \$120,450 \$52,624 \$69,732 NEW MISSINCO \$76,344 \$47,746 \$48,000 NEW YORK \$132,907 \$54,340 \$47,850 OHIO \$81,578 \$88,083 \$50,130 ORCHOMA \$81,778 \$48,048 \$30,300 NEW YORK \$132,907 \$54,340 \$47,850 OHIO \$81,578 \$48,048 \$50,336 ORCHOMA \$81,778 \$48,048 \$30,390 ORCHOMA \$81,578 \$48,048 \$30,390 ORCHOMA \$81,578 \$48,048 \$30,390 ORCHOM \$105,408 \$56,056 \$48,840 SOUTH CAROLINA \$77,015 \$45,646 \$34,380 SOUTH DAKOTA \$75,599 \$57,200 \$42,841 TENNESSEE \$73,318 \$42,900 \$43,140 TENNESSEE \$73,318 \$42,900 \$44,841 TENNESSEE \$74,400 \$44,400 TENNESSEE \$74,40	KANSAS	\$66,613	\$48,048	\$51,000
MASSACHUSETTS \$140,525 \$99,488 \$67,188 MARYLAND \$109,500 \$52,281 \$49,800 MAINE \$109,683 \$53,768 \$58,680 MAINE \$100,683 \$53,768 \$58,680 MINCHIGAN \$95,630 \$49,192 \$42,000 MINNESOTA \$98,094 \$61,776 \$43,020 MISSISSIPPI \$77,028 \$41,184 \$32,400 MISSISSIPPI \$77,028 \$41,184 \$39,078 MORTANA \$86,505 \$55,781 \$43,800 NORTH CAROLINA \$82,125 \$42,328 \$39,000 NORTH DAKOTA \$127,630 \$63,972 \$36,219 NEBRASKA \$76,011 \$54,912 \$45,414 NEW HAMPSHIRE \$115,888 \$60,357 \$58,260 NEW HAMPSHIRE \$170,450 \$52,624 \$69,732 NEW MEXICO \$76,194 \$47,76 \$48,000 NEW YORK \$132,907 \$54,340 \$47,850 OHIO \$81,578 \$48,483	KENTUCKY	\$80,731	\$44,616	\$41,340
MARYLAND \$109,500 \$52,281 \$49,800 MAINE \$109,683 \$53,768 \$58,660 MICHIGAN \$99,630 \$49,192 \$42,000 MISSISSIPPI \$58,948 \$48,048 \$32,400 MISSISSIPPI \$77,928 \$41,184 \$39,978 MONTANA \$86,505 \$55,781 \$43,800 NORTH CARLINA \$82,125 \$42,328 \$39,000 NORTH CARLINA \$82,125 \$42,328 \$39,000 NORTH DAKOTA \$115,888 \$50,372 \$36,219 NEBRASKA \$76,011 \$54,912 \$45,414 NEW HAMPSHIRE \$115,888 \$50,337 \$58,220 NEW WEXICO \$75,194 \$47,476 \$48,000 NEW YORK \$132,907 \$55,336 \$40,800 NEW YORK \$132,907 \$55,336 \$40,800 NEW YORK \$132,907 \$55,340 \$47,880 OKLAHOMA \$81,578 \$48,483 \$50,130 OKLAHOMA \$81,578 \$48,483 \$50,130 OKLAHOMA \$81,578 \$48,483 \$50,300 OKEGON \$105,408 \$55,605 \$48,840 PENNSYLVANIA \$111,325 \$50,336 \$41,400 PENNSYLVANIA \$111,325 \$50,336 \$41,400 PENNSYLVANIA \$77,015 \$45,646 \$34,380 SOUTH DAKOTA \$75,599 \$57,200 \$42,841 TENNESSEE \$73,318 \$42,000 \$43,340 UTAH \$67,525 \$51,480 \$37,800 UTAH \$67,525 \$51,480 \$37,800 UTAH \$67,525 \$51,480 \$37,800 VERIONT \$105,200 \$52,200 \$42,841 TENNESSEE \$73,318 \$42,000 \$43,340 UTAH \$67,525 \$51,480 \$37,800 UTAH \$67,525 \$51,480 \$37,800 UTAH \$67,525 \$51,480 \$37,800 UTAH \$67,525 \$51,480 \$37,800 UKSH VIRGINIA \$85,775 \$44,430 \$55,520 WKSH WISHINGTON \$100,200 \$50,000 \$45,000 WEST VIRGINIA \$116,435 \$40,000 \$53,788 \$48,000 WEST VIRGINIA \$116,435 \$40,000 \$53,788 \$48,000 WEST VIRGINIA \$150,200 \$53,788 \$48,000	LOUISIANA	\$62,050	\$34,892	\$39,510
MAINE \$109.683 \$53.768 \$58.680 MICHIGAN \$95.630 \$49.192 \$42.000 MICHIGAN \$95.630 \$49.192 \$42.000 MINNESOTA \$98.094 \$51.776 \$43.020 MINNESOTA \$98.094 \$51.776 \$43.020 MINNESOTA \$58.948 \$48.048 \$32.400 MISSISSIPPI \$77.928 \$41.184 \$39.978 MISSISSIPPI \$77.728 \$41.184 \$39.978 MISSISSIPPI \$77.728 \$41.184 \$39.978 MINORTANA \$86.505 \$55.781 \$43.800 MISSISSIPPI \$47.760 \$43.000 MISSISSIPPI \$47.760 \$43.000 MISSISSIPPI \$47.280 \$59.000 MISSISSIPPI \$43.288 \$39.000 MISSISSIPPI \$43.288 \$39.000 MISSISSIPPI \$45.288 \$39.000 MISSISSIPPI \$45.288 \$39.000 MISSISSIPPI \$45.288 \$39.000 MISSISSIPPI \$45.441 \$45.000 MISSISSIPPI \$45.288 \$39.000 MISSISSIPPI \$45.441 MISSISSIPPI \$45.288 \$39.000 MISSISSIPPI \$45.646 \$34.800 MISSISSIPPI \$45.646 \$34.300 MISSISSIPPI \$45.646 MISSISSIP	MASSACHUSETTS	\$140,525	\$59,488	\$67,188
MICHIGAN \$95,630 \$49,192 \$42,000 MINNESOTA \$98,094 \$61,776 \$43,020 MISSOURI \$58,948 \$48,048 \$32,400 MISSISSIPPI \$77,928 \$41,184 \$39,978 MONTANA \$86,505 \$55,781 \$43,800 NORTH CAROLINA \$82,125 \$42,328 \$39,000 NORTH CAROLINA \$127,630 \$63,972 \$36,219 NEBRASKA \$76,011 \$54,912 \$45,414 NEW HAMPSHIRE \$115,888 \$60,357 \$58,260 NEW HAMPSHIRE \$115,888 \$60,357 \$58,260 NEW JERSERY \$120,450 \$52,624 \$69,732 NEW MEXICO \$76,194 \$47,476 \$48,000 NEW ORK \$132,907 \$54,340 \$47,850 OHIO \$81,578 \$48,483 \$50,130 OKLAHOMA \$81,578 \$48,483 \$36,390 OKLAHOMA \$111,325 \$50,336 \$41,400 PENNSYLVANIA \$111,325 \$50,336 \$41,400 RENOSILIAND \$110,835 \$57,772 \$61,860 SOUTH CAROLINA \$77,015 \$45,646 \$34,380 SOUTH DAKOTA \$75,599 \$57,000 \$42,841 TENNESSEE \$73,318 \$42,900 \$43,140 TEXAS \$54,750 \$45,646 \$34,380 UTAH \$67,525 \$51,480 \$37,800 UTAH \$67,525 \$51,480 \$37,800 UTAH \$67,525 \$51,480 \$37,800 VIRGINIA \$85,775 \$47,430 \$54,000 VIRGINIA \$85,775 \$47,430 \$54,000 VIRGINIA \$67,525 \$51,480 \$37,800 VIRGINIA \$67,525 \$51,480 \$49,527 WASHINGTON \$102,930 \$60,632 \$55,590 VIRGINIA \$44,000 \$53,766 \$48,000	MARYLAND	\$109,500	\$52,281	\$49,800
MINNESOTA \$98,094 \$61,776 \$43,020 MISSOURI \$58,948 \$48,048 \$32,400 MISSISSIPPI \$77,928 \$41,184 \$39,978 MISSISSIPPI \$77,928 \$41,184 \$39,978 MORTANA \$86,505 \$55,781 \$43,800 NORTH CAROLINA \$82,125 \$42,228 \$39,000 NORTH DAKOTA \$127,630 \$63,972 \$36,219 NEBRASKA \$76,011 \$54,912 \$45,414 NEW HAMPSHIRE \$115,888 \$60,357 \$58,260 NEW JERSERY \$120,450 \$52,624 \$69,732 NEW MEXICO \$77,104 \$47,476 \$48,000 NEW YORK \$132,907 \$54,340 \$47,850 OHIO \$81,578 \$48,483 \$50,130 OKLAHOMA \$81,578 \$48,048 \$36,390 OREGON \$105,408 \$56,056 \$48,840 PENNSYLVANIA \$111,325 \$50,336 \$41,400 RHODEISLAND \$101,835 \$57,772	MAINE	\$109,683	\$53,768	\$58,680
MISSOURI \$58,948 \$48,048 \$32,400 MISSISSIPPI \$77,928 \$41,184 \$39,978 MONTANA \$86,505 \$55,781 \$43,800 NORTH CAROLINA \$82,125 \$42,328 \$39,000 NORTH DAKOTA \$127,630 \$63,972 \$36,219 NEBRASKA \$76,011 \$54,912 \$45,414 NEW HAMPSHIRE \$115,888 \$60,357 \$58,260 NEW JERSERY \$120,450 \$52,624 \$69,732 NEW MEXICO \$76,194 \$47,476 \$48,000 NEW YORK \$132,907 \$54,340 \$47,850 OHIO \$81,578 \$48,483 \$50,130 OKLAHOMA \$81,578 \$48,048 \$36,390 OREGON \$105,408 \$56,056 \$48,840 PENNSYLVANIA \$111,325 \$50,336 \$41,400 RHODE ISLAND \$101,835 \$7,772 \$61,860 SOUTH CAROLINA \$77,015 \$45,646 \$34,380 SOUTH CAROLINA \$77,599 \$67,200 <td>MICHIGAN</td> <td>\$95,630</td> <td>\$49,192</td> <td>\$42,000</td>	MICHIGAN	\$95,630	\$49,192	\$42,000
MISSISSIPPI \$77,928 \$41,184 \$39,978 MONTANA \$86,505 \$55,781 \$43,800 NORTH CARCUNA \$82,125 \$42,328 \$39,000 NORTH DAKOTA \$127,630 \$63,972 \$36,219 NEBRASKA \$76,011 \$54,912 \$45,414 NEW HAMPSHIRE \$115,888 \$60,357 \$58,260 NEW JERSERY \$120,450 \$52,624 \$69,732 NEW MEXICO \$76,194 \$47,476 \$48,000 NEW YORK \$132,907 \$54,340 \$47,850 OHIO \$81,578 \$48,483 \$50,130 OKLAHOMA \$81,578 \$48,048 \$36,390 OREGON \$105,408 \$56,056 \$48,840 PENNSYLVANIA \$111,325 \$50,336 \$41,400 RHODE ISLAND \$101,835 \$57,772 \$61,860 SOUTH CAROLINA \$77,015 \$45,646 \$34,380 SOUTH DAKOTA \$75,599 \$57,200 \$42,841 TENNESSEE \$73,318 \$42,900 <td>MINNESOTA</td> <td>\$98,094</td> <td>\$61,776</td> <td>\$43,020</td>	MINNESOTA	\$98,094	\$61,776	\$43,020
MONTANA \$86,505 \$55,781 \$43,800 NORTH CAROLINA \$82,125 \$42,328 \$39,000 NORTH DAKOTA \$127,630 \$63,972 \$36,219 NEBRASKA \$76011 \$54,912 \$45,414 NEW HAMPSHIRE \$115,888 \$60,357 \$58,260 NEW JERSERY \$120,450 \$52,624 \$69,732 NEW MEXICO \$76,194 \$41,476 \$48,000 NEVADA \$87,600 \$50,336 \$40,800 NEW YORK \$132,907 \$54,340 \$47,850 OHIO \$81,578 \$48,483 \$50,130 OKLAHOMA \$81,578 \$48,048 \$33,390 OREGON \$105,408 \$56,056 \$48,840 PENNSYLVANIA \$111,325 \$50,336 \$41,400 RIFODE ISLAID \$101,835 \$57,772 \$61,860 SOUTH CAROLINA \$77,015 \$45,646 \$34,380 SOUTH DAKOTA \$75,599 \$57,200 \$42,841 TEXAS \$54,750 \$45,646	MISSOURI	\$58,948	\$48,048	\$32,400
NORTH CAROLINA \$82,125 \$42,328 \$39,000 NORTH DAKOTA \$127,630 \$63,972 \$36,219 NEBRASKA \$76,011 \$54,912 \$45,414 NEW HAMPSHIRE \$115,888 \$60,357 \$58,260 NEW JERSERY \$120,450 \$52,624 \$69,732 NEW MEXICO \$76,194 \$47,476 \$48,000 NEVADA \$87,600 \$50,336 \$40,800 NEW YORK \$132,907 \$54,340 \$48,483 \$50,130 OKLAHOMA \$81,578 \$48,483 \$50,130 OKEGON \$105,408 \$56,056 \$48,840 PENNSYLVANIA \$111,325 \$50,336 \$41,400 RHODE ISLAND \$101,835 \$57,772 \$61,860 SOUTH CAROLINA \$77,015 \$45,646 \$34,380 SOUTH DAKOTA \$75,599 \$57,200 \$42,841 TENNESSEE \$73,318 \$42,900 \$43,140 UTAH \$67,525 \$51,480 \$53,900 VERMONT \$105,930 VERMONT \$105,930 \$60,632 \$55,920 WISCONSIN \$94,900 \$53,768 \$48,000 S45,000 WEST VIRGINIA \$116,435 \$40,000 \$45,000 S45,000	MISSISSIPPI	\$77,928	\$41,184	\$39,978
NORTH DAKOTA \$127,630 \$63,972 \$33,219 NEBRASKA \$76,011 \$54,912 \$45,414 NEW HAMPSHIRE \$115,888 \$60,357 \$58,260 NEWJERSERY \$120,450 \$52,624 \$69,732 NEW MEXICO \$76,194 \$47,776 \$48,000 NEVADA \$87,600 \$50,336 \$40,800 NEW YORK \$132,907 \$54,340 \$61,785 OKLAHOMA \$81,578 \$48,483 \$50,130 OKLAHOMA \$81,578 \$48,048 \$33,390 OREGON \$105,408 \$56,056 \$48,840 PENNSYLVANIA \$111,325 \$50,336 \$41,400 RHODE ISLAND \$101,835 \$57,772 \$61,860 SOUTH CAROLINA \$77,015 \$45,646 \$34,380 SOUTH DAKOTA \$75,599 \$57,200 \$42,841 TENNESSEE \$73,318 \$42,900 \$43,140 TEXAS \$54,750 \$45,760 \$45,760 \$42,000 UTAH \$67,525 \$51,480 \$57,200 \$49,527 WASHINGTON \$102,930 \$53,768 \$48,000 \$48,000 \$48,000 \$48,000 \$49,527 WASHINGTON \$102,930 \$53,768 \$48,000 \$48,000 \$48,000 \$48,000 \$48,000 \$48,000 \$49,527	MONTANA	\$86,505	\$55,781	\$43,800
NEBRASKA \$76,011 \$54,912 \$45,414 NEW HAMPSHIRE \$115,888 \$60,357 \$58,260 NEW JERSERY \$120,450 \$52,624 \$69,732 NEW MEXICO \$76,194 \$47,476 \$48,000 NEVADA \$87,600 \$50,336 \$40,800 NEW YORK \$132,907 \$54,340 \$47,850 OHIO \$81,578 \$48,483 \$50,130 OKLAHOMA \$91,578 \$48,048 \$36,390 OREGON \$105,408 \$56,056 \$48,840 PENNSYLVANIA \$111,325 \$50,336 \$41,400 RHODE ISLAND \$101,835 \$57,772 \$61,860 SOUTH CAROLINA \$77,015 \$45,646 \$34,380 SOUTH DAKOTA \$75,599 \$57,200 \$42,841 TENNESSEE \$73,318 \$42,900 \$43,140 TEXAS \$54,750 \$45,760 \$42,000 UTAH \$67,525 \$51,480 \$37,800 VIRGINIA \$105,120 \$57,200 \$49,52	NORTH CAROLINA	\$82,125	\$42,328	\$39,000
NEBRASKA \$76,011 \$54,912 \$45,414 NEW HAMPSHIRE \$115,888 \$60,357 \$58,260 NEW JERSERY \$120,450 \$52,624 \$69,732 NEW MEXICO \$76,194 \$47,476 \$48,000 NEVADA \$87,600 \$50,336 \$40,800 NEW YORK \$132,907 \$54,340 \$47,850 OHIO \$81,578 \$48,483 \$50,130 OKLAHOMA \$81,578 \$48,048 \$36,390 OREGON \$105,408 \$56,056 \$48,840 PENNSYLVANIA \$111,325 \$50,336 \$41,400 RHODE ISLAND \$101,835 \$57,772 \$61,860 SOUTH CAROLINA \$77,015 \$45,646 \$34,380 SOUTH DAKOTA \$75,599 \$57,200 \$42,841 TENNESSEE \$73,318 \$42,900 \$43,140 TEXAS \$54,750 \$45,760 \$42,000 UTAH \$67,525 \$51,480 \$37,800 VIRGINIA \$105,120 \$57,200 \$49,52	NORTH DAKOTA	\$127,630	\$63,972	\$36,219
NEW HAMPSHIRE \$115,888 \$60,357 \$58,260 NEW JERSERY \$120,450 \$52,624 \$69,732 NEW MEXICO \$76,194 \$47,476 \$48,000 NEV ADA \$87,600 \$50,336 \$40,800 NEW YORK \$132,907 \$54,340 \$47,850 OHIO \$81,578 \$48,483 \$50,130 OKLAHOMA \$81,578 \$48,048 \$36,390 OREGON \$105,408 \$56,056 \$48,840 PENNSYLVANIA \$111,325 \$50,336 \$41,400 RHODE ISLAND \$101,835 \$57,772 \$61,860 SOUTH CAROLINA \$77,015 \$45,646 \$34,380 SOUTH DAKOTA \$75,599 \$57,200 \$42,841 TENNESSEE \$73,318 \$42,900 \$43,140 TEXAS \$54,750 \$45,760 \$42,000 UTAH \$67,525 \$51,480 \$37,800 VIRGINIA \$105,120 \$57,200 \$49,527 WASHINGTON \$105,120 \$57,200 \$4	NEBRASKA			
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WASHINGTON \$102,930 \$60,632 \$55,920 WISCONSIN \$94,900 \$53,768 \$48,000 WEST VIRGINIA \$116,435 \$40,040 \$45,000	VIRGINIA	\$85,775	\$47,430	\$54,090
WISCONSIN \$94,900 \$53,768 \$48,000 WEST VIRGINIA \$116,435 \$40,040 \$45,000	VERMONT	\$105,120	\$57,200	\$49,527
WEST VIRGINIA \$116,435 \$40,040 \$45,000	WASHINGTON	\$102,930	\$60,632	\$55,920
	WISCONSIN	\$94,900	\$53,768	\$48,000
WYOMING \$84,939 \$61,776 \$40,974	WEST VIRGINIA	\$116,435	\$40,040	\$45,000
	WYOMING	\$84,939	\$61,776	\$40,974

Based on your TOTAL long-term care expenses of \$____, which asset would you liquidate first?



QUESTION#3

If I could show you a better way to use that money, is that something we should take a look at?





THAT PAYS FOR:

- 1. Home Care
- 2. Assisted Living
- 3. Adult Day Care
- 4. Nursing Home

Also, if you don't use it, you don't lose it.

It's not your money that allows you to get this, it's your health.

Name:	Spouse, if married
Date of Birth:	Spouse's DOB:
State:	

	Pre-Screening Health State	ment - Part A	
		Client	Spouse (if applicable)
1.	Within the past two years have you been confined to a nursing home, assisted living center, received or been advised to receive hospice care, been advised that you have a terminal illness or need assistance with: bathing, eating, dressing, toileting, transferring into and out of bed, chair, or wheelchair and/or maintain continence?	☐ Yes ☐ No	☐ Yes ☐ No
2.	Are you currently hospitalized, bedridden or use medical devices such as: wheelchair, walker, dialysis machine, oxygen equipment, respirator, stair lift, chair lift, motorized scooter or taking medications Aricept, Exelon, Reminyl or Namenda?	☐ Yes ☐ No	☐ Yes ☐ No
3.	Have you ever been diagnosed by a member of the medical profession as having AIDS, HIV, or ARC disorders, or tested positive for antibodies for the AIDS virus?	☐ Yes ☐ No	☐ Yes ☐ No
4.	If under the age of 65, is there any reason you are not physically and mentally capable of active employment or are you currently receiving or have received within the past five years social security disability income benefits?	☐ Yes ☐ No	☐ Yes ☐ No
5.	Have you ever been diagnosed, treated, tested positive for, or been given professional medical advice for: Alzheimer's disease, dementia, memory loss, multiple sclerosis, muscular dystrophy, ALS (Lou Gehrig's disease) Parkinson's disease, down syndrome, organ transplant (other than kidney) or active cancer?	☐ Yes ☐ No	☐ Yes ☐ No

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Pre-Screening Health Statement - Part B

Client:	Height: _		_ Weigh	t:
n the past 5 years, is the	ere a history of:			
☐ Depression ☐ Uncontrolled Hi	Leukemia Heart Disea Congestive Heart Failure gh Blood Pressure Organ Failure/Disease ctive Pulmonary Disease (C	☐ Cardiom ☐ Amyotro ☐ Chronic	nyopathy ophic Latera Obstructive	al Sclerosis (ALS) e Lung Disease (COLD)
Other:				
Client	Dose	Frequer	псу	Reason
Spouse:	Height:		Weigh	t:
☐ Diabetes ☐ ☐ Depression ☐ ☐ Uncontrolled Hi	Leukemia Heart Dise Congestive Heart Failure gh Blood Pressure	☐ Cardion ☐ Amyotro	nyopathy ophic Latera	al Sclerosis (ALS)
Depression Uncontrolled Hi Cancer Chronic Obstruct	Leukemia Heart Dise Congestive Heart Failure gh Blood Pressure Organ Failure/Disease ctive Pulmonary Disease (C	☐ Cardion ☐ Amyotro ☐ Chronic	nyopathy ophic Latera Obstructiv	al Sclerosis (ALS) e Lung Disease (COLD)
Diabetes Depression Uncontrolled Hi Cancer Chronic Obstruct	Leukemia Heart Dise Congestive Heart Failure gh Blood Pressure Organ Failure/Disease ctive Pulmonary Disease (C	Cardion Amyotro Chronic OPD) Alcohol	nyopathy ophic Latera Obstructiv Drug Abus	al Sclerosis (ALS) e Lung Disease (COLD) e
Diabetes Depression Uncontrolled Hi Cancer Chronic Obstruc	Leukemia Heart Dise Congestive Heart Failure gh Blood Pressure Organ Failure/Disease ctive Pulmonary Disease (C	☐ Cardion ☐ Amyotro ☐ Chronic	nyopathy ophic Latera Obstructiv Drug Abus	al Sclerosis (ALS) e Lung Disease (COLD)
Diabetes Depression Uncontrolled Hi Cancer Chronic Obstruct	Leukemia Heart Dise Congestive Heart Failure gh Blood Pressure Organ Failure/Disease ctive Pulmonary Disease (C	Cardion Amyotro Chronic OPD) Alcohol	nyopathy ophic Latera Obstructiv Drug Abus	al Sclerosis (ALS) e Lung Disease (COLD) e
Diabetes Depression Uncontrolled Hi Cancer Chronic Obstruct	Leukemia Heart Dise Congestive Heart Failure gh Blood Pressure Organ Failure/Disease ctive Pulmonary Disease (C	Cardion Amyotro Chronic OPD) Alcohol	nyopathy ophic Latera Obstructiv Drug Abus	al Sclerosis (ALS) e Lung Disease (COLD) e
Diabetes Depression Uncontrolled Hi Cancer Chronic Obstruct	Leukemia Heart Dise Congestive Heart Failure gh Blood Pressure Organ Failure/Disease ctive Pulmonary Disease (C	Cardion Amyotro Chronic OPD) Alcohol	nyopathy ophic Latera Obstructiv Drug Abus	al Sclerosis (ALS) e Lung Disease (COLD) e
Diabetes Depression Uncontrolled Hi Cancer Chronic Obstruct Client	Leukemia Heart Dise Congestive Heart Failure gh Blood Pressure Organ Failure/Disease ctive Pulmonary Disease (C	Cardion Amyotro Chronic OPD) Alcohol	nyopathy ophic Latera Obstructiv Drug Abus	al Sclerosis (ALS) e Lung Disease (COLD) e
Diabetes Depression Uncontrolled Hi Cancer Chronic Obstruct Client	Leukemia Heart Dise Congestive Heart Failure gh Blood Pressure Organ Failure/Disease ctive Pulmonary Disease (C	Cardion Amyotro Chronic OPD) Alcohol	nyopathy ophic Latera Obstructive 'Drug Abus	al Sclerosis (ALS) e Lung Disease (COLD) e
Diabetes Depression Uncontrolled Hi Cancer Chronic Obstruct Client Monthly Income:	Leukemia Heart Dise Congestive Heart Failure gh Blood Pressure Organ Failure/Disease ctive Pulmonary Disease (C	Cardion Amyotro Chronic OPD) Alcohol	nyopathy ophic Latera Obstructive 'Drug Abus	al Sclerosis (ALS) e Lung Disease (COLD) e Reason
Diabetes Depression Uncontrolled Hi Cancer Chronic Obstruct Client Monthly Income:	Leukemia Heart Dise Congestive Heart Failure gh Blood Pressure Organ Failure/Disease ctive Pulmonary Disease (C	Cardion Amyotro Chronic OPD) Alcohol	nyopathy ophic Latera Obstructive 'Drug Abus	al Sclerosis (ALS) e Lung Disease (COLD) e Reason
Diabetes Depression Uncontrolled Hi Cancer Chronic Obstruct Client Monthly Income: Type Social Security Gross Wages Pensions	Leukemia Heart Dise Congestive Heart Failure gh Blood Pressure Organ Failure/Disease ctive Pulmonary Disease (C	Cardion Amyotro Chronic OPD) Alcohol	nyopathy ophic Latera Obstructive 'Drug Abus	al Sclerosis (ALS) e Lung Disease (COLD) e Reason
Diabetes Depression Uncontrolled Hi Cancer Chronic Obstruct Client Monthly Income: Type Social Security Gross Wages	Leukemia Heart Dise Congestive Heart Failure gh Blood Pressure Organ Failure/Disease ctive Pulmonary Disease (C	Cardion Amyotro Chronic OPD) Alcohol	nyopathy ophic Latera Obstructive 'Drug Abus	al Sclerosis (ALS) e Lung Disease (COLD) e Reason

Let's talk about next steps.

1. Schedule a follow up meeting.

DATE	TIME

2. Complete a thorough analysis of all the available options based on the health information provided



3. Review our findings at our next meeting.

IMPORTANT: No money will exchange hands at this meeting.

- Our goal is to see if any of the options make sense for you.
- If so, we'll discuss the process for submitting your health information to the insurance company.

Instead of liquidating all of your IRA to pay for Long-term Care in the future

Consider transferring some of it today so that you will have peace of mind and a larger amount of Long-term Care for _____

\$_____ Existing IRA

__ \$____ Amount Transferred

= \$_____ Balance of IRA





Monthly LTC Benefit of \$_____

- Home Care
- Assisted Living
- Nursing Home



Instead of liquidating all of your Annuity to pay for Long-term Care in the future

Consider transferring some of it today so that you will have peace of mind and a larger amount of Long-term Care for _____

\$_____ Existing Annuity

__ \$____ Amount Transferred

= \$_____ Balance of Annuity





Monthly LTC Benefit of \$_____

- Home Care
- Assisted Living
- Nursing Home



Instead of liquidating all of your Stocks to pay for Long-term Care in the future

Consider transferring some of it today so that you will have peace of mind and a larger amount of Long-term Care for _____

\$_____ Existing Stocks

___ \$_____ Amount Transferred

= \$______ Balance of Stocks





Monthly LTC Benefit of \$_

- Home Care
- Assisted Living
- Nursing Home

Instead of liquidating all of your _____ to pay for Long-term Care in the future

Consider transferring some of it today so that you will have peace of mind and a larger amount of Long-term Care for _____

\$_____ Existing _____

__ \$____ Amount Transferred

= \$______ Balance of ______





Monthly LTC Benefit of \$_____

- Home Care
- Assisted Living
- Nursing Home

STEPS TO IMPLEMENT



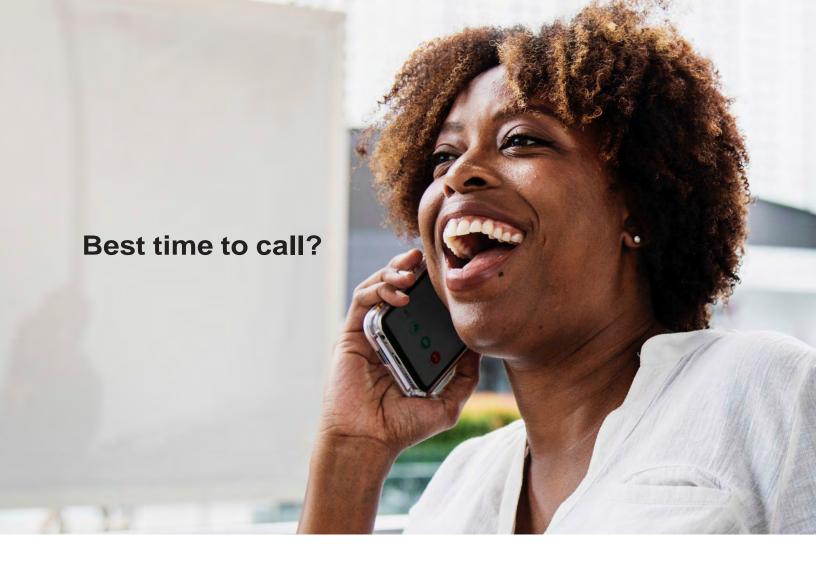
1. Get a copy of driver's license.



2. Complete the health questions.



 Once approved, it's time to transfer the money from your bank to your insurance company.



ient name:
est time:
none#:
oouse name:
est time:
none#:

NOTES

LONG-TERM CARE INSURANCE DISCLOSURE

	y acknowledge that made an opportunity available to me to
	se a long-term care insurance policy and I have declined to purchase such coverage. Furthermore, I een made aware that:
•	n 2016, the national private-pay cost for a private room (single occupant) in a nursing home is averaging \$253 per day (or \$92,378 per year). For a semi private room, typically a room shared with another resident, the cost is averaging \$225 per day (or \$82,125 per year).
•	Medicare does not pay for long-term care, Medicare only covers skilled care for a limited time, and only after hospital confinement. Medicare does not cover either custodial or intermediate care. Medicare pays 20% of the nation's total nursing home bill. ²
•	Medicaid is intended as a safety net for the poor. In order to qualify for Medicaid, a person must 'spend down" their assets according to the guidelines set forth in the Deficit Reduction Act of 2005. ³
•	Long-term care insurance is normally medically underwritten. Changes in my/our health may make coverage more expensive or unavailable at a later time.
•	Premiums for long-term care insurance also depend on age. Premiums will be higher as I/we get older.
Life ir	has explained stand-alone long-term care insurance policies, surance/Long-term care and Annuity /Long-term care alternatives. We have decided not to purchase at ne for the following reasons:
Signe	:Date:
Signe	:Date:
Agent	Date:

¹ 2016 Genworth Cost of Care...Executive Summary

² Georgetown University Long-Term Care Financing Project, "National Spending for Long-Term Care" 2007

³ Deficit Reduction Act of 2005; Public Law 109-171; Walters Kluwer ©2006, CCH, Inc.

Who We Are

Welcome to Sarasota Financial Group, Inc.
We are committed to helping people pursue their
financial goals with over 40 years of experience in the
financial service industry.

SFG Federal is contracted with the Federal Government and pride themselves on a unique, comprehensive and educational approach to financial planning.

We specialize in Long-Term Care (LTC) Insurance solutions.
Our product portfolio includes both Standalone and
Hybrid Life/LTC Insurance and we represent over 10
different insurance companies.

Our mission is simple - we want to make the process of planning for Long-Term Care easy for you.

For more information, visit www.**SarasotaFinancial.com**.

For more information, please contact:



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