



You Earned It — Protect It.

Long-term care (LTC) can be one of the biggest expenses in retirement. Planning ahead gives you more choices and greater peace of mind.

By 2030, one in five Americans will be over age 65, and the number of nursing home residents is projected to grow by 75%, reaching 2.3 million. Rising demand for LTC is fueled by factors such as workforce shortages and the increasing prevalence of chronic conditions like Alzheimer’s disease and other cognitive disorders. As demand grows, so do costs — LTC services now average \$4,000 to \$8,000 per month, depending on the type of care and location.

Long term care (LTC) helps individuals with chronic conditions or disabilities maintain independence by supporting daily activities such as bathing, dressing, and managing medications. Refer to the chart below to compare the costs of different LTC services.

Type of Care	Features	Monthly Cost of Care*		
		National Average ²	In 15 Years	In 30 Years
Home Health Care (8 hours/day)	In-home personal care, nursing services, and therapy services	\$8,251	\$14,860	\$26,762
Adult Day Care	Part-time care in a group setting with social interaction and security	\$2,167	\$3,903	\$7,028
Assisted living facility/ Adult home/ Residential health care	Apartment-like housing with personal care assistance and non-skilled care services	\$5,900	\$10,626	\$19,136
Nursing facility/ Nursing home (private room)	Institutional setting with skilled, intermediate, and custodial care services	\$10,646	\$19,173	\$34,529

See page 2 to see your estimated potential total cost of care.

Are You Financially Prepared for Future Care Needs?

See the estimate below for an idea of what care might cost if you need it starting at age 80 for three years. Based on the type of care you'd prefer — like home care, assisted living, or nursing home care — and your geographic location.

See below for your personalized estimate.

<p>This Estimate Is Prepared For:</p> <p>_____</p> <p>Gender: _____ Age: _____</p> <p>State of Residence: _____</p> <p>City or Zip Code: _____</p> <p>Financial Advisor:</p> <p>_____</p> <p>Date: _____</p>	<p>Preferred Type of Care</p> <p><input type="checkbox"/> Home Health Care <input type="checkbox"/> Assisted Living Facility/Adult Home/Residential Health Care</p> <p><input type="checkbox"/> Adult Day Care <input type="checkbox"/> Nursing Facility/Nursing Home</p> <p>Estimated Total Cost of Care (based on your care preference)</p> <p>_____</p> <p><i>Assumes care begins at age 80 and lasts for three years at 4% inflation.</i></p>
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Take Control of Your Future — Start Planning Today!

If you and your Edward Jones financial advisor decide LTC planning is part of your financial strategy, your financial advisor — working with Crump — can help guide the process. Together, we'll explore your family's preferences, current health, and funding options to build a protection strategy that fits your life.

Your advisor can walk you through the pros and cons of available LTC solutions and help design a plan tailored to your unique needs. The goal: to safeguard your retirement savings and protect your family's future with confidence.

Type of Coverage	Traditional LTCi LTC coverage only.	Hybrid Life with LTCi Combination LTCi + modest life insurance.	Life Insurance with LTCi Rider Combination LTCi + significant life insurance.
How is coverage used?	Helps protect assets from costs incurred due to the need for LTC, including home health care needs.	Helps protect assets from costs incurred due to the need for LTC, including home health care needs, while retaining maximum flexibility.	Maximizes the death benefit while retaining flexibility to address the costs associated with LTC.
Pros	<ul style="list-style-type: none"> + Care coordination + Tax deductible to business owners + Benefit usually not taxable to individuals 	<ul style="list-style-type: none"> + Standardized benefit trigger + Increased flexibility and LTC benefit 	<ul style="list-style-type: none"> + Larger death benefits + No premium increases + Flexible premium payment and benefit payout options + Comparatively low premium cost for the rider + Better suited to pay for benefits on a monthly basis, if needed
Cons	<ul style="list-style-type: none"> - Premiums may not be guaranteed - Use it or lose it - Premium has no cash value and cannot be returned 	<ul style="list-style-type: none"> - Opportunity costs (when single premium is selected) - Tax advantages to business owners are not the same as traditional LTCi - Generally costs more than traditional LTCi 	<ul style="list-style-type: none"> - If LTC is needed there is a reduction of the death benefit - No inflation protection - Costs can be higher because you are paying for a death benefit

Contact your Edward Jones financial advisor for more information about solutions to safeguard your family's finances from the potential impact of needing LTC.

*Estimates are from CareScout and assume 4% annual inflation and vary by state.

¹ 2025 Long Term Care Market Outlook: One America

² 2024 National Average from the CareScout Cost of Care Calculator

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