



A Strong Company You Can Depend On!

Great American Life is part of the American Financial Group, one of the largest insurance organizations in the country with a history going back to 1872.

Home Office: Cincinnati, Ohio

Long Term Care Administrative Offices:

P.O. Box 559002, Austin, Texas 78755-9002

866-830-0607

Policy Form 4LTCIP0001 (may vary by state).

Exclusions and limitations apply.

Contact licensed insurance agent for details.

For additional free information about this important subject, please contact:

Are Your Savings and Investments Protected From What May Be Your Greatest Financial Risk?



SAVINGS & RETIREMENT



INDEPENDENT LIFESTYLE



FAMILY ASSETS

The Greatest Risk to the Financial Security of You and Your Family May Be the High Cost of Long Term Care.

Throughout the United States, there is a growing concern about the high costs of long term care and the effect these costs can have on financial security, retirement planning, and quality of family life.

Most long term care expenses are paid with **personal** or **family assets**. Neither traditional medical insurance nor Medicare was designed to pay for most long term care services, and Medicaid does not pay unless the individual qualifies for welfare assistance. Long term care is very expensive, and the need for care may last for several years, or even longer.

Most people insure their homes and their cars, but not the cost of needing long term care — yet this is the risk that is more likely to occur.



You have a **1 in 80** risk of using your homeowner's policy.¹



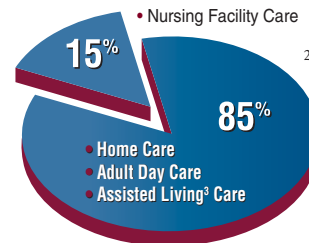
You have a **1 in 40** risk that you will need your auto policy.¹



You have a **1 in 2** risk of needing long term care.²

Where are Long Term Care Services Provided?

The majority of long term care services are provided at **home** or an assisted living³ facility.



Long Term Care Affects People of All Ages.

Long term care is not just for those who are older. Younger people need long term care due to illnesses, physical disabilities, and injuries from automobile and sporting accidents. In fact, more than 40% of those receiving long term care services are under age 65.²

Long Term Care Insurance Can Help Protect Your Financial Security.

For many people, an individual long term care insurance policy is a wise choice. Millions of Americans have purchased long term care insurance, and many more are acquiring this coverage each year. A quality policy can:

1. Help you **preserve your financial independence** and avoid relying on family or friends for support.
2. Help **protect the savings and investments** you have spent a lifetime accumulating.
3. Help **keep your options open** when long term care is needed. By paying for services in a variety of settings, including care in **your own home**, the policy will help maintain your freedom of choice in determining how and where you receive care.

¹ Les Abromovitz, *Protecting and Rebuilding Your Retirement*, AMACOM, 2003.

² Phyllis Shelton, *Long Term Care, Your Financial Planning Guide*, Kensington Publishing Corp., 2003, p.5, 37, 9.

³ In Indiana, Alternate Care.