

Another Tool for Your Retirement Toolbox



Whether it's a stay in a nursing home or hiring a home health aide, almost 70% of people turning age 65 will require some form of long-term care.*

As you near retirement, what once seemed like a distant possibility has become a real concern. It's now more important than ever to have access to additional funds to help offset mounting health-care costs.



\$108,405

The average
annual cost for a
nursing home
private room.*

If you cannot afford—or don't qualify for—long-term care insurance, a fixed indexed annuity may be the ideal solution. Ask me how to turn on a retirement “paycheck” that can double when you experience declining health

and face increased expenses.** This way, you can rest assured knowing you have the right tool in your retirement toolbox to address the inevitable bumps of life!

Call me today for details.

Fixed indexed annuities may not be suitable for all. To help determine if an annuity meets your unique financial situation and liquidity needs, consult a licensed insurance agent. In addition, please thoroughly review all marketing materials, specimen contracts and riders, buyer's guides, and forms related to the annuity for costs and important details. Insurance agents do not give investment, legal, or tax advice. Annuities held within qualified plans do not provide any additional tax benefits. Withdrawals may be subject to income tax, and a 10% federal income tax penalty may apply to withdrawals taken before age 59½. Additionally, surrender charges and a market value adjustment may apply if you withdraw more than the penalty-free amount in a year. Fixed indexed annuities guarantee a minimum interest rate on all or a percentage of each contribution over the life of your contract, less any withdrawals and/or deductions and early surrender charges. Guarantees are based on the claims-paying ability of the insurer.

* Christine Benz, “100 Must-Know Statistics About Long-Term Care: 2023 Edition,” Morningstar.com (March 29, 2023)
<https://www.morningstar.com/personal-finance/100-must-know-statistics-about-long-term-care-2023-edition>.

** Provided by an optional Guaranteed Lifetime Withdrawal Benefit (GLWB) rider, available for an annual charge. GLWB income riders are not long-term care insurance and are not available with certain tax-qualified plan types.