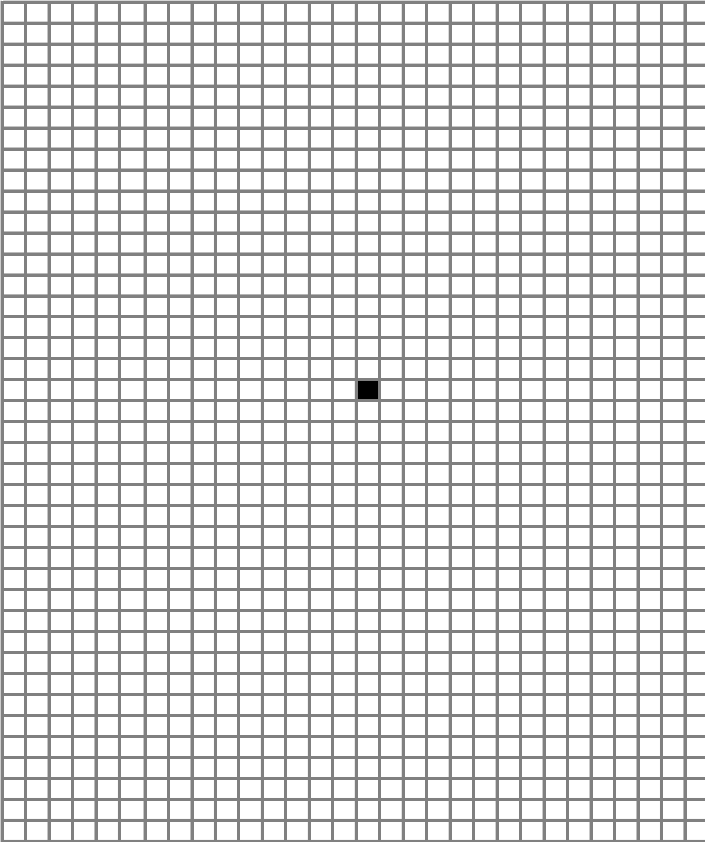


**Should You Consider Long-Term Care Insurance?**

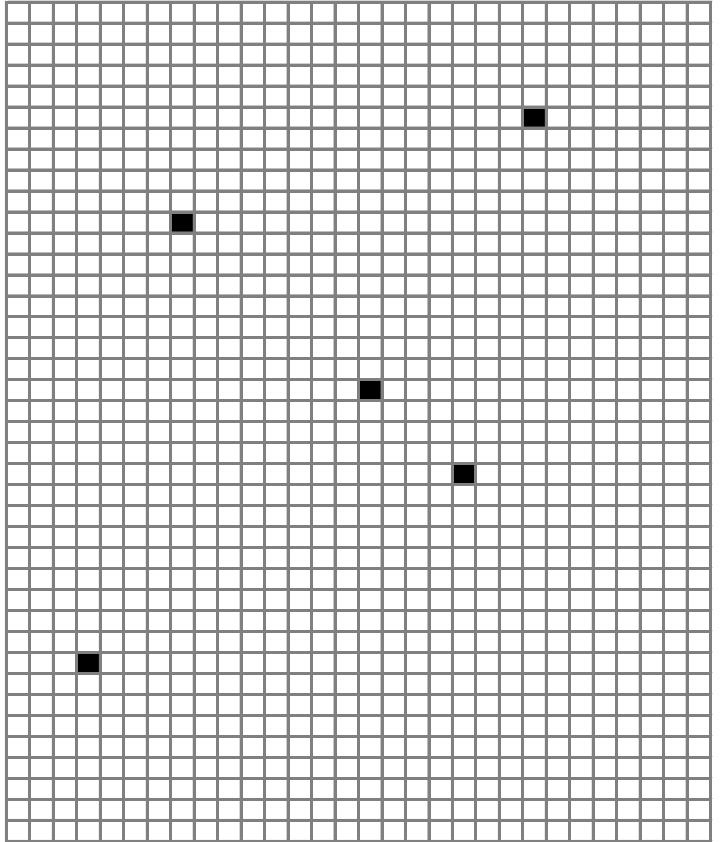
**Planning with Insurance: The Logical Continuation of Risk Transfer**

**Homeowner's Claim: 1 in 1,200**



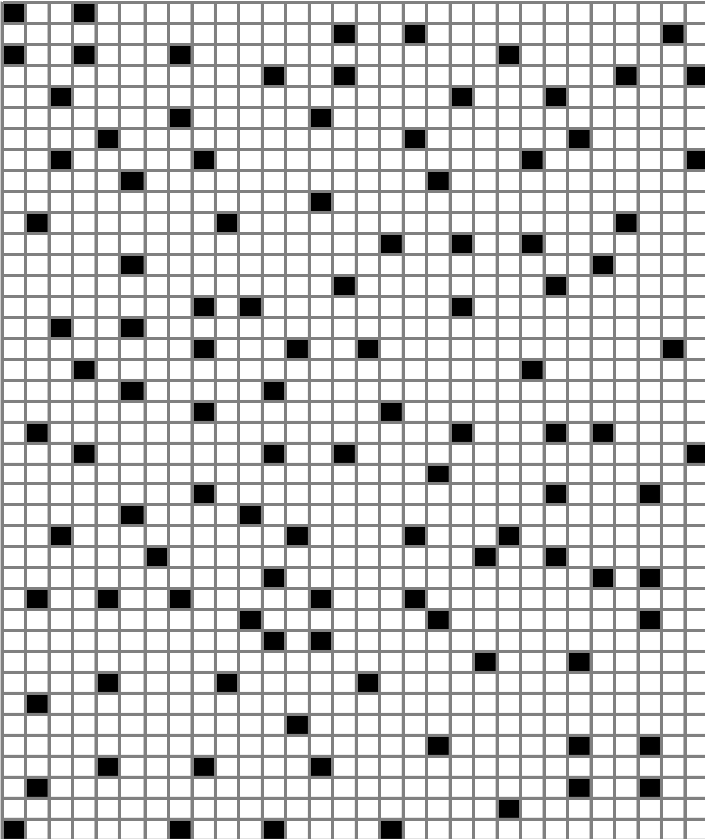
Is this risk covered?  Yes  No

**Automobile Claim: 5 in 1,200**



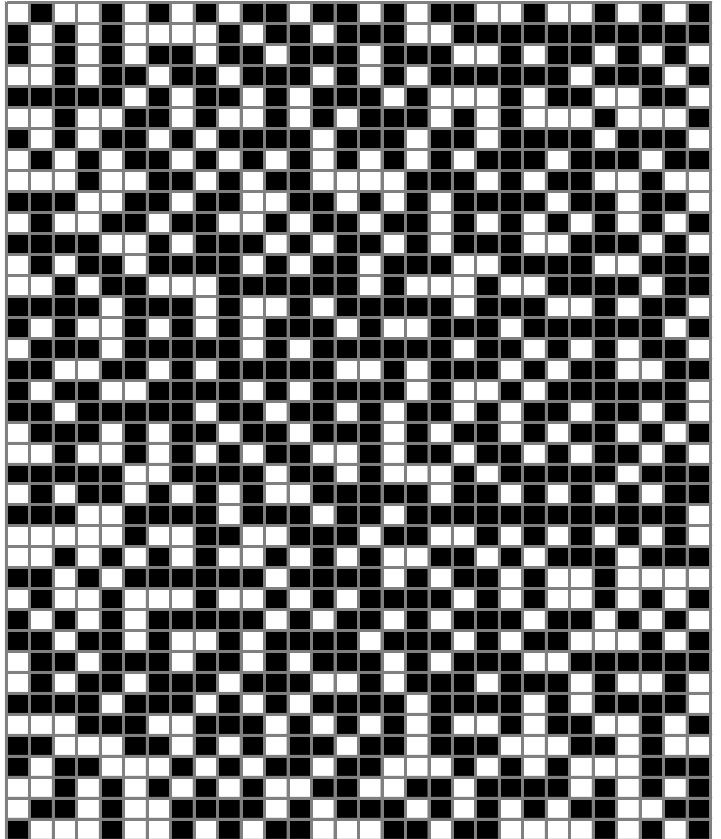
Is this risk covered?  Yes  No

**Large Medical Claim: 105 in 1,200**



Is this risk covered?  Yes  No

**Long-Term Care Event: 720 in 1,200**



Is this risk covered?  Yes  No

**If not, why?**