

## Your future and long-term care expenses

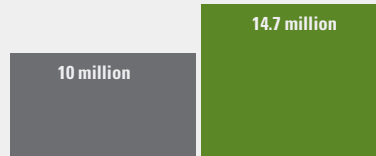


### Women and LTC

Two-thirds of the caregivers are women. And women make up 47 percent of the U.S. workforce.<sup>1</sup>

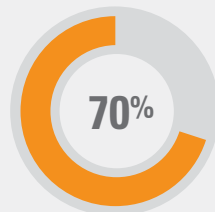
The high and rising cost of LTC will be especially challenging for women:

- Women outnumber men in nursing homes by 3 to 1.<sup>2</sup>
- On average women spend 2.5 years in a nursing home compared to 2.3 years for men.<sup>2</sup>
- Women's life expectancy (81.2) is higher than men's (76.4).<sup>3</sup>



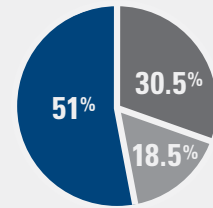
### The need is rising

In 15 years, 10 million seniors will likely require LTC. That number could increase to 14.7 million by 2050.<sup>4</sup>



**70 percent** of Americans turning age 65 will need some form of LTC in their lifetime.<sup>5</sup>

Yet, only 3 percent of Americans over age 18 have LTC insurance.<sup>6</sup>



### A large part of future expenses

Americans spend about \$70 billion out of pocket annually on LTC expenses for themselves or family members.<sup>7</sup>

Newly opened LTC insurance claims paid for:

- Home care: 51%
- Assisted living: 18.5%
- Nursing home care: 30.5%<sup>8</sup>

Learn more about asset-based long-term care (LTC) options by contacting us at **1-800-275-5101**.

1. Shelton, Phyllis, *The ABCs of Long-Term Care Insurance*, LTCI Publishing (2012).

2. American Association for Long-Term Care Insurance (2010).

3. NCHS Data Brief, No. 178, U.S. Department of Health and Human Services (Dec. 2014).

4. ACLI projections based on data from U.S. Bureau of the Census and Harris-Kojetin et al (2013).

5. U.S. Department of Health and Human Services, [www.longtermcare.gov](http://www.longtermcare.gov) (Jan. 2014).

6. The 3 percent is based on about 8 million long-term care insurance policies in force (2011 National Associate of Insurance)

Commissioners Long-Term Care Experience Reporting, Form 1, plus 2012 sales vs 230 million people in the U.S. Census Bureau).

7. "Should Long-Term Care Be an Entitlement?" U.S. News & World Report, March 25, 2013.

8. American Association for Long-Term Care Insurance, *LTCi Sourcebook* (2014).

**Note:** Life insurance and annuities with LTC benefits are issued and underwritten by The State Life Insurance Company, Indianapolis, IN. Policy series form numbers: L301, L301(ID), R501, SA34, R508, SA35, SA35(ID). These products may not be available in all states and may vary by state.

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