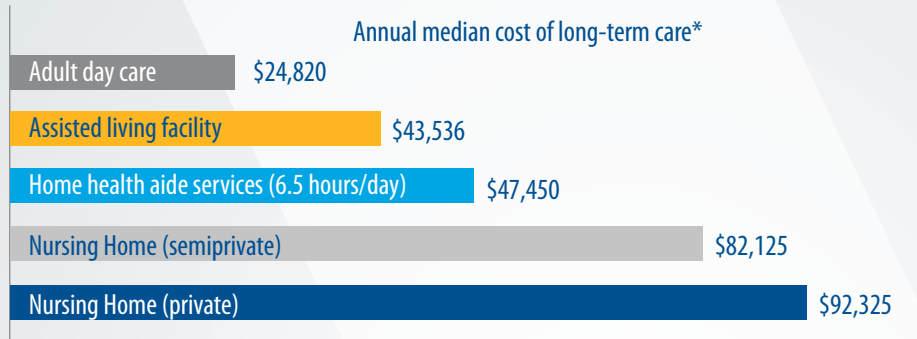


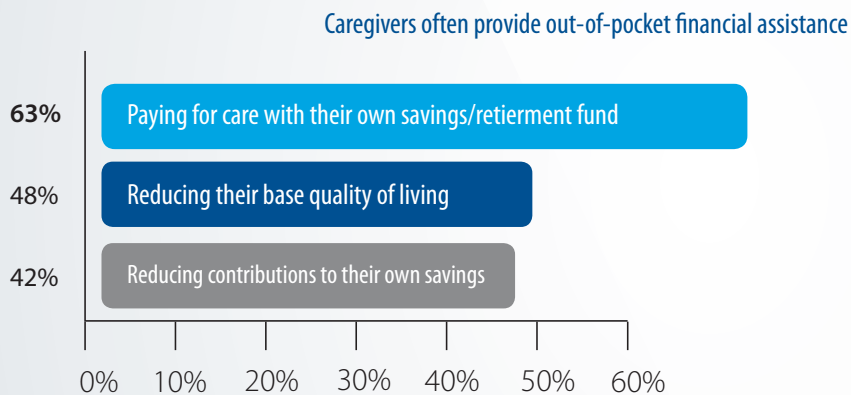
Take control of your future with Long-Term Care Insurance

Long-term care insurance can help you preserve your assets and guarantee that you'll have access to a range of care options. The cost of a long-term care policy depends primarily on your age (in general, the younger you are when you purchase a policy, the lower your premium will be), but it also depends on the benefits you choose.



Cost of Care Survey 2016, Genworth Financial

The burden for paying LTC costs rests almost entirely on individuals and their families. That's why planning in advance for your long-term care needs is important for preserving your financial choices and your family's financial security.



Caregivers' reported out-of-pocket expenses have increased almost **29%** since 2013.

Genworth, Beyond Dollars 2018

Personalize Your Plan

The first step in planning for your health care costs is knowing what to expect. Our financial consultants can help. Completing a Health Care Cost Assessment offers a personalized view of your anticipated health care costs, including long-term care.

Contact a member of the **RT Investment Services** team today to complete a complimentary assessment. The plan will help to better understand how expected health care costs can affect your life in the future and develop a plan around your and your family's specific needs.

Long-term care insurance policies contain exclusions and limitations. Eligibility for long-term care and life insurance, additional policy benefits and qualification for benefits is determined on a case-by-case basis. For costs and complete details of coverage, please contact your financial advisor.

RT INVESTMENT SERVICES

This material contains only general descriptions and is not a solicitation to sell any insurance product. For information about specific insurance needs or situations, contact your insurance agent. This article is intended to assist in educating you about insurance generally and not to provide personal service.

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