

FIELD AGENT'S REPORT (visit the website: [kofcdavidkeeling.com](http://kofcdavidkeeling.com))

Senior advocacy groups & US government all state a better than 1-of-every-2 persons living age 65 and beyond will need some Long Term Nursing Care in their remaining lives. What programs or family arrangements do you have in place today to cover a 70% probability one or both will need this care? We know we will all pass away and burial expenses are an affordable \$10,000 to \$12,000 range. But Long Term Care expenses, over a 2-plus year average span can cost in the hundreds of thousands!

The idea "*my family will take care of me if I need it*" will go as far as your health permits it. Only God controls that. Rarely does a LTC patient's condition stay the same from beginning to end. If a patient's condition is the result of a major heart ailment, accident or other severity requiring skilled nursing & constant medication, the patient will need to go directly into a nursing care facility from the hospital.

Let me give you some averages in Long Term Care settings: The average cost per hour for a homecare nurse is \$19. The average cost for a community daycare facility is \$65 per day. The average monthly cost for a Nursing Facility runs \$5,000. (Ref: Money.US News.com) But California costs are above average!

Some of my best clients purchasing Long Term Care coverage are nurses & doctors. Why is that? Most educators & lawyers who read a lot about things also purchase this type coverage. I have sold LTC coverage to workers & retirees where their children have gladly helped pay the coverage premiums, knowing it will save them a fortune in not having to pay the actual care cost, out-of-pocket! Wouldn't discussing this issue with your family (children) to learn if they would rather pay \$100-150 a month for your care-coverage versus \$5,000 in monthly actual out-of-pocket expenses, be the right thing to do? Remember, the government is no longer in this type Care benefit business for all practical purposes!

Today there are just 28-Commercial Insurance providers offering this type coverage anymore (Ref: TDI.Texas.com). "27 of those companies" have raised their policies' premiums multiple times. The Knights of Columbus never has and provides 2-Long Term Care programs you have access to. One or both of them will help you regardless. It is in your best interest to let me come explain these programs to better prepare you (both) for a 70% probability of ever needing this care. Please call me for an appointment: David Keeling, KofC Field Agent at (909) 824-1024 or e-mail: [david.keeling@kofc.org](mailto:david.keeling@kofc.org)