

BENEFITTING

you

Sweeney &
Associates

Kristi Sweeney, CFP®

Your Long Term Care Worksheet

This simple worksheet can help you determine if you should buy long term care insurance.

	YES	NO
1. Do you have more than \$150,000 in assets (excluding your home)?	<input type="checkbox"/>	<input type="checkbox"/>
2. If yes, (assuming the average cost per year of a nursing home in 2005 is \$60,000,) do you want to preserve your assets from the high costs of long term care?	<input type="checkbox"/>	<input type="checkbox"/>
3. If yes, are you in good health? (Good health is a requirement to apply for insurance)	<input type="checkbox"/>	<input type="checkbox"/>
4. Has anyone in your family ever needed care for an extended period?	<input type="checkbox"/>	<input type="checkbox"/>
5. Have members of your family lived to old age?	<input type="checkbox"/>	<input type="checkbox"/>
6. Would taking care of you be a financial or emotional hardship for your spouse/children?	<input type="checkbox"/>	<input type="checkbox"/>
7. Are you concerned that family members who would care for you will be able to maintain the quality of their own lives?	<input type="checkbox"/>	<input type="checkbox"/>
8. Are you uncertain, if your spouse needed care, that you'd be able to provide it?	<input type="checkbox"/>	<input type="checkbox"/>

BENEFITTING

you

Sweeney &
Associates

Kristi Sweeney, CFP®

- | | YES | NO |
|--|--------------------------|--------------------------|
| 9. Is your independence, privacy and dignity very important to you? | <input type="checkbox"/> | <input type="checkbox"/> |
| 10. Is being able to choose high quality care and caregivers important to you? | <input type="checkbox"/> | <input type="checkbox"/> |
| 11. Do you want to leave an inheritance to your spouse or other heirs? | <input type="checkbox"/> | <input type="checkbox"/> |

If you checked “yes” to questions 1-3 as well as at least one more question, you should get more information about long term care insurance. Turn this page over to learn about important benefits of a long term care policy and how to choose a policy.

To request a meeting or comparison quotes, please call my office.