

# PRE-RETIREMENT INFORMATION BULLETIN

TO: John Sample  
P.O. Box 456 123 Main Street  
Anytown IL 12345-9999

## Understanding the need for long-term care expense planning.

The U.S. Department of Health and Human Services says that people who reach 65 have a 40 percent chance of entering a nursing home.\* The federal government recommends that citizens consider the following when planning for long-term care expenses:

- **Your age**
- **Your health**
- **Your financial resources\*\***

A FREE consumer planner, *“Now, Later ... or Never? The Long-term Care Guide,”* was created to help Americans quickly determine their need for long-term care assistance. To receive your FREE copy, including information on tax qualified long-term care insurance programs, complete and return the postage-paid request below.

\*Online information — [www.medicare.gov](http://www.medicare.gov)

\*\* Online information — [www.longtermcare.gov](http://www.longtermcare.gov)

**Please verify address. A licensed representative may contact you regarding this insurance-related information request. Not affiliated with or endorsed by the U.S. government or the federal Medicare program.**

**Products distributed by (Full Agency Name or First Name and Last Name).**

**Please consult a licensed tax or investment professional before making financial decisions based on the content of this brochure.**

Complete and mail this postage-paid card to receive your FREE guide.

**RETURN PROMPTLY TO RECEIVE THIS VITAL INFORMATION**

- Please send my FREE copy of *“Now, Later ... or Never? The Long-term Care Guide.”*

JOHN SAMPLE  
P.O. BOX 456 123 MAIN STREET  
ANYTOWN IL 12345-9999

Print Name Here: \_\_\_\_\_

Birth Year: \_\_\_\_\_ Spouse Birth Year: \_\_\_\_\_

Phone: (\_\_\_\_) \_\_\_\_\_

REQUESTS WILL BE PROCESSED AS PROMPTLY AS POSSIBLE.

Detach  
Here  
And Mail  
Today



**YOURS  
FREE!**

*Now, Later  
... or Never?*

**The  
Long-term  
Care  
Guide**



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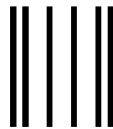
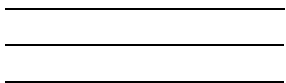
## Pre-retirement Information Bulletin

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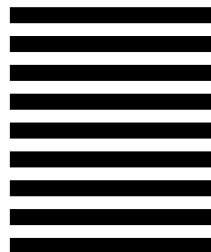
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