

Help your clients plan today for **more care** tomorrow

2020 has been a year of monumental change - fundamentally shifting the way Americans live now and how they will navigate the unforeseen future. Over the next 40 years, Americans 65 and older will more than double, reaching 80 million in 2040.¹ By then, the number of adults 85 and older and the group most often needing help with basic personal care, will nearly quadruple.¹

Unplanned long-term care (LTC) expenses could have a devastating effect on your clients' retirement nest egg which is why it's important to have a plan in place for this possibility.

Aging Americans need more support now than ever before.

Every day until 2030, 10,000 Baby Boomers will turn 65² and 7 out of 10 people will require long term care in their lifetime.³ If your client had an incident that required long-term care, take a look at the costs they'd be facing:

Annual Median Costs for Care:⁴

In-Home Care		Community and Assisted Living		Nursing Home Facility	
Homemaker services ¹	\$51,480	Adult Day Health Care ³	\$19,500	Semi Private Room ⁵	\$90,155
Change since 2018 ²	7.14%	Change since 2018 ²	4.17%	Change since 2018 ²	0.96%
Home Health Aide ¹	\$52,624	Assisted Living Facility ⁴	\$48,612	Private Room ⁵	\$102,200
Change since 2018 ²	4.55%	Change since 2018 ²	1.28%	Change since 2018 ²	1.82%

Many older Americans are forced into nursing homes - but most would prefer to live independently in their own homes.

Should your clients experience an incident that leaves them in need of long-term care, recovering at home may be just the thing.

ForeCare covers many in-home services that could help them recover safely and comfortably, right in their own home:

- Home Care
- Personal Services
- Chore Services
- Home Health Aide
- Homemaker Services
- Nurse and Therapist

Long-term care planning as part of an overall retirement strategy can give your clients the peace of mind knowing that if the unimaginable happens, they'll be prepared.

With ForeCare, they can choose from the options their doctor prescribes. Whether they receive care at home or in an assisted living community, ForeCare affords them more control to choose what's best for their unique needs.

ForeCare, a fixed annuity with LTC benefits, can help your clients preserve the assets they've worked so hard to build:

- No elimination/waiting period for in-home care. Dollars are available day one for care.
- No medical exam – it takes just 30 minutes on the phone.
- Potential to double or triple your clients' money for qualified LTC expenses.⁶
- Includes legacy and tax advantages – what's unused gets passed on.
- A potentially federal income-tax free LTC strategy.

globalatlantic.com

¹ Urban Institute. The US Population is Aging.

² The Guide To Being A Baby Boomer. SeniorLiving.Org.

³ 2019 U.S. Department of Health and Human Services (longtermcare.acl.gov)

⁴ Genworth Cost of Care Survey 2019 (genworth.com)

⁵ LIMRA. Secure Retirement Institute: Pandemic Raises Concern About Saving Enough for Retirement.

⁶ This is called the ForeCare Multiplier (for non-qualified funds only): it provides two or three times (depending on underwriting eligibility) the amount of contract value in long-term care coverage to spend on qualified long-term care expenses. Benefits are subject to a maximum monthly benefit. The additional coverage in excess of the Contract Value is only available to use for a qualified long-term care benefit and will not become part of the contract value or the death benefit. Withdrawals, other than for qualified long-term care expenses, will adversely affect the amount of coverage for long-term care benefits in the future. Note: California policies apply the multiplier to the initial premium net of any optional benefit charges, and not the current contract value.

ForeCare fixed annuity is issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Available in most states with contract FA1101SPDA-01 (certificate series GA1101SPDA-01, as applicable) with Rider for Long-Term Care Benefits Form LTC2000-01, Optional Inflation Protection Benefit Rider Form LTC2001-01 and Optional Nonforfeiture Benefit Rider Form LTC2002-01 (certificate series LTCG2000-01, LTCG2001-01 and LTCG2002-01, as applicable). This is a solicitation of Long-Term Care insurance.

Products and features are subject to state and firm availability and variations. Read the Contract for complete details.

Guarantees are based on the claims-paying ability of Forethought Life Insurance Company and assume compliance with the product's benefit rules, as applicable.

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Not a bank deposit	Not FDIC/NCUA insured	Not insured by any federal government agency	No bank guarantee	May lose value	Not a condition of any banking activity
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