

JACOBS FINANCIAL GROUP

"We help protect the most important things in your world"

John C Jacobs, President LUTCF, CLTC, CSA

**REPRESENTING OVER 100 A TO A+ RATED COMPANIES
OFFERING INNOVATIVE AND COMPETITIVE PLANS
FOR INSURANCE AND FINANCIAL SERVICES**

How To Keep What You've Worked For:

One of the biggest threats to your financial security is that you may be responsible for providing **long-term care for yourself, your spouse, a parent or in-law.**

This type of care is expensive- as much as \$60,000 to \$120,000 a year,* depending on where you live. Can you afford to pay that much, possibly for several years? If not, could you give the care yourself?

The personal cost of long term care is high to the caregiver. Imagine spending 8 hours or more a day caring for someone else. Would you have to quit your job? Would there be any free time for you?

You have an opportunity to protect your family, your financial assets, and your lifestyle with long-term care insurance. It has many advantages vs. self insuring:

*Pays for extended care as a result of a disabling accident, permanent illness, or advanced age- help with bathing, feeding, toileting, dressing, etc.

*Includes home care, assisted living, adult day care or nursing home care- costs not covered by health insurance, Medicare or Medicare supplements.

*Can cover you, your spouse, parents and in-laws.

*Group rates and convenient payroll deductions (parents and in-laws can be billed directly).

Long-term care insurance can be your best protection against losing your current lifestyle.

*MetLife Mature Market Institute Cost Survey, 2004



LONG TERM CARE PORTFOLIO:

All Carriers "A" rated or better

Ratings by A M Best, Weiss Financial, Moody's, Standard & Poors, Fitch's- Available upon request

***ALLIANZ/LIFE USA**GENWORTH/ G E CAPITAL**

***GOLDEN RULE *HOMEWARD BOUND**

***JOHN HANCOCK*LINCOLN FINANCIAL**

***MASS MUTUAL*MET LIFE*MEDAMERICA**

***MUTUAL OF OMAHA*PENN TREATY/ 1ST PACIFIC**

***PHYSICIANS MUTUAL*PRUDENTIAL*STATE LIFE**

PROFESSIONAL SPECIALTIES:

*** Long Term Care * Life Insurance * Disability * Health Plans**

*** Retirement Planning* Tax Sheltered Annuities * College Funding Plans**

***Medicare Supplements & Part D RX Plans**

GROUP & INDIVIDUAL PLANS

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