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## Long Term Care

*Long term care is used to describe a variety of services in the area of personal care, and the social needs of persons who are chronically disabled, ill, or infirm. Depending on the needs of the individual, long term care may include services such as nursing home care, assisted living, home health care or adult day care.*

*The need for long term care is generally defined as the inability to perform the normal activities of daily living (ADL) such as bathing, dressing, eating, toileting, continence and moving around. Conditions such as AIDS, spinal cord or head injuries, stroke, mental illness, Alzheimer's disease or other forms of dementia, or physical weakness and frailty due to advancing age can all result in the need for long term care.*



*According to HCFA, 1 in 2 Seniors will spend time in a nursing facility before death*

*For more information on how you can protect your assets from the devastating costs of long term care, contact the financial professional who provided this brochure to you or contact our office for a financial professional in your area who can discuss your specific situation and offer suitable recommendations:*



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## Long Term Care Could Literally Cost You The Family Farm

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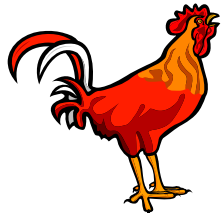
We've Got A  
Solution To  
Help You  
Keep It!



# LTC Can Cost “An Acre A Month”

The mounting cost of long term care has become a “monster” that is devouring acre after acre of the nation’s prime cropland pasture and woodlands.

For those who live in rural America, where the family farm is passed down from generation to generation, the problem of paying for long term care looms large.



## It’s More Than Chicken Feed

According to a Met-Life Market Survey of Nursing Home and Health Care Costs released in September, 2004, the average cost of a nursing home is now \$70,080 a year.

That about \$5,840 a month, a typical, conservative selling price for fertile acreage in many agricultural areas. Of course, the ratio varies from farm to farm and state to state, but you get the idea.

## Three Real Life Examples

441 Acre Farm, Clay County, Illinois:  
\$1,411,200 (\$3,200 per acre)  
1.83 Acres consumed by one month of LTC

165 Acre Farm, Covington County, Alabama  
\$1,200,000 (\$7,273 per acre)  
0.80 Acres consumed by one month of LTC

135 Acre Farm, Steuben County, New York  
\$375,000 (\$2,778 per acre)  
2.10 Acres consumed by one month of LTC

Long term care expenses consume even more acres in some areas, especially when the farm or ranch is small. For example, a 97-acre farm in Crawford County, Kansas (up for sale for \$145,500) would be “eaten up” at a rate of 3.89 acres per month.

**IF YOU’RE NOT PROTECTED, YOU  
COULD LITERALLY WATCH LTC  
COSTS “EAT AWAY” AT YOUR FARM  
ONE ACRE AT A TIME!**



## It’s Not Just a Rural Problem

Agricultural families aren’t the only Americans affected by the LTC “monster”, of course. In suburban and urban areas, the homes of many Americans are being “devoured” at an average of two square feet a day (based on the average American home cost.)

## So, What’s the Solution?

To save the farm or estate, it’s important to protect these assets through long term care planning.

One of the most cost effective ways to do this is to purchase private long term care insurance...and get it fast!

Long term care insurance (LTCI) can be very affordable, and often tax deductible. Many people are surprised when they learn just how affordable LTCI can be , as well as the tax breaks available.

**For More Information, Please contact:**

