

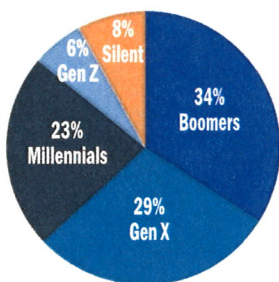


Types of Long Term Care Services

Long term care (LTC) refers to care that is required by people for an extended period of time because of medical, physical, or cognitive conditions caused by accident, illness, or frailty. LTC involves receiving assistance or supervision to perform activities of daily living when these tasks can no longer be performed independently.

Did You Know?

Who are today's family caregivers?*



Generations by birth year:

Silent	Born 1945 and before
Boomers	Born 1946 - 1964
Gen X	Born 1965 - 1976
Millennials/Gen Y	Born 1977 - 1995
Gen Z	Born 1996 - 2015

*Caregiving in the U.S. 2020, National Alliance for Caregiving and AARP

Home health care	In-home care	Features <ul style="list-style-type: none"> • Homemaker services • Personal care • Nursing services <ul style="list-style-type: none"> • Registered Nurse • Licensed Practical Nurse • Health care aide • Personal care aide • Therapy services <ul style="list-style-type: none"> • Speech • Respiratory • Physical
Adult day care	Community day care	Features <ul style="list-style-type: none"> • Part-time care in a group setting • Social interaction and security
Assisted living facility/ Adult home/ Residential health care	Apartment-like conditions	Features <ul style="list-style-type: none"> • Personal care assistance • Non-skilled care services
Nursing facility/ Nursing home	Institutional care facility (by necessity)	Features <ul style="list-style-type: none"> • Skilled care • Intermediate care • Custodial care
Hospice care	End of life for the terminally ill (six months)	Features <ul style="list-style-type: none"> • Skilled care • Intermediate care • Custodial care

Contact your financial services professional for more information about ways to mitigate your exposure to the potential risks of LTC.

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