



THE LONG-TERM CARE REALITY

# Most Americans Are Unprepared

The numbers are eye-opening. The solution is simple.

## THE FACTS YOU NEED TO KNOW

Long-term care is one of the most overlooked financial risks in retirement planning. Here's what the data says:

**70%**

of Americans 65+  
will need long-term  
care in their lifetime

*Cohen & Feder, J. Aging & Social Policy, 2018*

**\$700B+**

estimated annual  
U.S. long-term  
care cost nationally

*O'Neill Hayes & Kurtovic, American Action Forum, 2020*

**3–4%**

of Americans 50+  
own a private LTC  
insurance plan

*Rau & Aleccia, KFF Health News, 2023*

**2×**

By 2050, adults over 65  
will double — those  
over 85 will triple

*O'Neill Hayes & Kurtovic, 2020*

**80%**

of total LTC spending  
goes directly to  
assist retirees

*Favreault & Dey, Urban Institute*

**\$470B**

annual value of  
unpaid care by  
family & friends

*Favreault & Dey, Urban Institute*

## THE SOLUTION

### The Pay Yourself First Principle

Invest the first \$1, \$2, or \$3 you make every day to protect your financial future with a Permanent Life Insurance policy that includes LTC & Chronic Care coverage.

**\$1**

/ day

**\$2**

/ day

**\$3**

/ day

#### Permanent Life Insurance

- Tax-advantaged death benefit
- Builds cash value over time
- Lasts your entire lifetime

#### LTC & Chronic Care Coverage

- Living benefits while you're alive
- Guards against rising care costs
- Preserves retirement savings

**Protecting Retirement. Preserving Dignity. Planning Ahead.**

[cyclebenefits.com](https://cyclebenefits.com)