

Meet the retirement of your dreams

RETIREMEET **AMERICA**

Do You Need LTC?

Barbara Devereaux, Advisory Services Manager
Apella Wealth





AGENDA

Let's Talk.



Impact of Caregiving



What to Talk About



Cost of Care in 20 Years



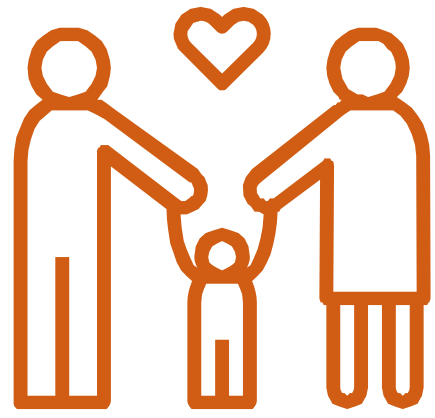
Ways to Pay



Things to Consider



Have the Conversation



Family



Finances



Savings

Impact of Caregiving





What to Talk About





Cost of Care in 20 Years

USA - National

Annual Cost

2021

2040

Home Health Care

Homemaker Services

\$27,040

\$47,415

Homemaker Health Aide

\$28,080

\$49,238

Based on 20 hours per week by 52 weeks.

Adult Day Health Care

Adult Day Health Care

\$20,280

\$35,561

Based on 5 days per week by 52 weeks.

Assisted Living Facility

Private, One Bedroom

\$54,000

\$94,689

Based on 12 months of care, private, one bedroom.

Nursing Home Care

Semi-Private Room

\$94,900

\$166,408

Private Room

\$108,405

\$190,089

Based on 365 days of care.

Ways to Pay

- Default- Self insure
- Traditional LTC
- Hybrid
- Indemnity vs. Reimbursement



Things to Consider

- Health as well as money buy this insurance
- Declination rates
- State Programs
- Long-term Care benefits





Have the Conversation



RETIRE MEETING

Get a free Retiremeeting with one of our 100% fiduciary advisors to help you get on track for a brighter future – and receive a recently updated version of Financial Fysics (which includes a critical look at crypto investing).

Sign-up today:

[RETIREMEET.COM/RESOURCES](https://retiremeet.com/resources)

OR

See an Apella team member
at the registration table

Let's talk

1-800-386-3004

Visit our websites

ApellaWealth.com

TalkingRealMoney.com

Email us

bellevue.management@apellawealth.com





Schedule your free consultation:

Set-up a free personalized meeting with one of our 100% fiduciary advisors to help you get on track for a brighter future.

[APELLAWEALTH.COM/CONNECT](https://apellawealth.com/connect)

Let's talk

[1-800-386-3004](tel:1-800-386-3004)

Email us

info@apellawealth.com

Visit our website

ApellaWealth.com
[TalkingRealMoney](https://TalkingRealMoney.com)

Disclosure

Apella Capital, LLC DBA Apella Wealth is an investment advisory firm registered with the Securities and Exchange Commission. The firm only transacts business in states where it is properly registered, or excluded or exempted from registration requirements. Past performance is not indicative of future results. Any data or statistics quoted are from sources believed to be reliable but cannot be guaranteed or warranted. No current or prospective client should assume that future performance of any specific investment, investment strategy, product, or non-investment related content made reference to directly or indirectly in this material will be profitable or prove successful. As with any investment strategy there is a potential of profitability as well as loss. Please note that you should not assume that any discussion or information contained in this presentation serves as the receipt of, or as a substitute for, personalized investment advice from Apella or your advisor. This information is provided for educational purposes only. Apella Capital is merely relaying this information and has no control if some of the timelines are amended. Please be advised that Apella does not provide tax or legal advice and nothing stated or implied here in this material should be inferred as providing such advice.