

# What's your long-term plan

As you plan for your future, it's smart to consider any unexpected expenses or risks that may come your way.

## Top financial concerns of people in or near retirement<sup>1</sup>



Healthcare expenses



Having enough to live comfortably



The costs of nursing home or adult day care

## What about needing care?



One of every two Americans turning 65 today will need the coverage of a long-term care solution during their lifetime,<sup>2</sup> and a third of those over age 85 will suffer from Alzheimer's.<sup>3</sup>



## What about providing care?

**60%** of caregivers are women, age 49 on average. They're likely to spend more than 24 hours per week providing care.<sup>4</sup>

## What is the financial risk?

Two-thirds of advisors expect clients who experience a long-term care event to draw down retirement income at rates more than twice as much than what they planned.<sup>5</sup>



## More than just a financial burden

Women caring for parents are twice as likely to experience depression or anxiety than those who don't.<sup>6</sup>

## Can you plan to be happy?

Folks who plan for the future may have a more forward-thinking outlook on life.

## Start planning as a family

Talk with your relatives about preparing for a brighter future for everyone. Get the conversations started. Visit our cost of care interactive map at [www.whatcarecosts.com/lincoln](http://www.whatcarecosts.com/lincoln). Enter sponsor code: **LINCOLN**

<sup>1</sup>2016 Lincoln Long-Term Care Awareness Study," conducted by Lincoln Financial Group and Zeldis Research, July 2016, <http://newsroom.lfg.com/wealth-protection-expertise>.

<sup>2</sup>ASPE Research Brief, Long-Term Services and Support for Older Americans: Risks and Financing, July 2015. [https://aspe.hhs.gov/sites/default/files/pdf/106211/ElderLT\\_Crb-rev.pdf](https://aspe.hhs.gov/sites/default/files/pdf/106211/ElderLT_Crb-rev.pdf)

<sup>3</sup>Hebert LE, Weuve J, Scherr PA, Evans DA. Alzheimer disease in the United States (2010–2050) estimated using the 2010 Census. *Neurology* 2013;80(19):1778–83.

<sup>4</sup>AARP, "Caregiving in the U.S.," [http://www.caregiving.org/wp-content/uploads/2015/05/2015\\_CaregivingintheUS\\_Final-Report-June-4\\_WEB.pdf](http://www.caregiving.org/wp-content/uploads/2015/05/2015_CaregivingintheUS_Final-Report-June-4_WEB.pdf), June 2015.

<sup>5</sup>Lincoln Financial Group and Hanover Research, "Managing Long-term Care Risk," Hanover Research and Lincoln Financial Group, October 2014. For a printed copy, call 877-ASK-LINCOLN.

<sup>6</sup>Source: Press Release (2002, August). Reverberations of family illness: A longitudinal assessment of informal caregiving and mental health status in the nurses' health study. *American Journal of Public Health*, as quoted in Family Caregiver Alliance, "Women and Caregiving: Facts and Figures," February 2015, <https://caregiver.org/women-andcaregiving-facts-and-figures>.

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