

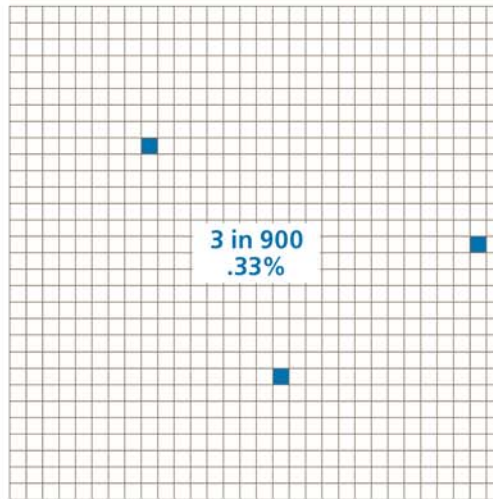


Your clients are insured, right?

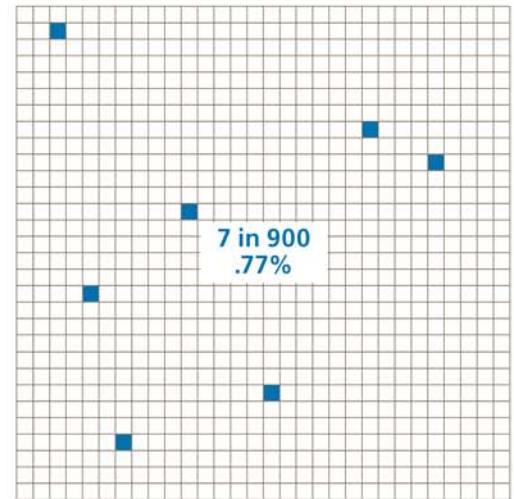
Your clients routinely insure against potential adverse events. Yet their chance of requiring some type of long-term care is much greater.

Tell them about the risks:

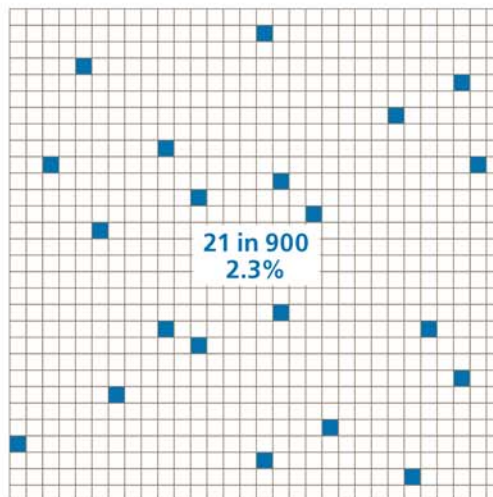
Odds of having a car accident^{1,2}



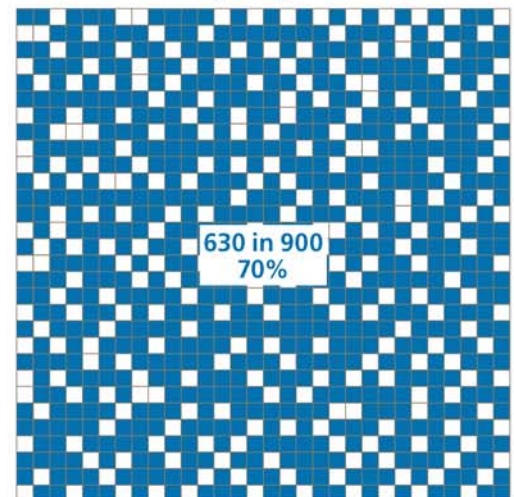
Odds of having a residential fire^{3,4}



Odds of being admitted to a critical care unit^{4,5}



Odds of needing long-term care⁶



Odds are calculated using statistics from public sources that are deemed to be reliable.

¹ Fatality Analysis Reporting System, www.fars.nhtsa.dot.gov, October 13, 2008.

² National Transportation Statistics, Bureau of Transportation Statistics, www.bts.gov, October 13, 2008.

³ U.S. Fire Administration, www.usfa.dhs.gov, October 13, 2008.

⁴ U.S. Census Bureau, www.census.gov, October 13, 2008.

⁵ National Center for Health Statistics, Centers for Disease Control, www.cdc.gov/nchs, October 13, 2008.

⁶ DHHS, 2008. Statistics taken from www.longtermcare.gov. Administration on Aging: 202 619-0724.