



Barbara

Single, Covered

Barbara is making sure her long-term care needs are covered. She knows she has choices as she ages, and that gives her peace of mind.

As a single woman with no children, Barbara values her independence. With many interests and a rewarding career in marketing, she's used to calling the shots in both her professional and her personal life.

When she turned 50, Barbara recognized the need to plan for the next phase of her life. She did not want to be a burden to her siblings, who live out of state. And she wanted to protect the assets she's worked hard to build.

After consulting with her insurance agent, Barbara decided to invest in a long-term care insurance policy that was customized to her needs and budget.

Working with a trusted insurance professional who gave her confidence, and selecting an insurance company with stability and a good reputation, were important considerations in making her decision. Locking in a competitive premium was also a motivating factor.

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"It's an expense you don't like to think about, but it is a reality," Barbara says. "Health-care costs are soaring, and I wanted to have some protection that gives me peace of mind. I hope I don't have to use it, but it's good to have just in case."

Barbara takes comfort in knowing that she will have the ability to maintain her independence in a pleasant environment, with nice surroundings and the level of care she desires.

"I am happy that I am in control of my own future, and that I'm not at anyone else's mercy," she says.