



Judy and Larry

Active, Retired

Judy and Larry are enjoying their retirement years knowing their long-term care expenses are covered.

When Judy and Larry found each other later in life, they knew they wanted to make the most of their time together. The active, retired Austin couple enjoys traveling; attending The University of Texas Longhorns events; playing tennis; and spending time with their large, blended family.

They had never considered how they would manage if an illness or accident left them needing extra help taking care of themselves. So when an insurance agent presented them with some options, they realized that having a long-term care plan they could rely on was important to them.

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“We listened to what he had to say, and then we talked it over,” says Larry. “We didn’t want the kids to have the financial burden of paying for our care, so we thought it was smart to supplement what we already have financially.”

Judy was convinced that a long-term care insurance policy was the right choice for them after the agent pointed out that most people will insure an expensive boat but don’t stop to think about protecting themselves.

“That’s what insurance is all about, isn’t it?” she says.

The policy Judy and Larry purchased gives them peace of mind. And the price is reasonable considering that the annual premium is about the same as the amount the policy would pay out monthly for personal care at home or in a nursing facility. They learned that plans may be customized to fit different life situations and that when it comes to taking steps to protect their family’s finances, it’s not too late.

“Now we know that each of us would be taken care of physically, mentally, and financially,” says Judy. “We don’t have the stress of worrying about what we would do if something happened to one or both of us”