



November is National Long-Term Care Awareness Month.

As we approach the end of what will certainly be remembered as one of the most trying years in ages, we are continuously reminded that nothing in life is certain or can be taken for granted. We've also been regularly reminded this year that, even in the face of massive uncertainties, thorough advance preparation can minimize risk and help smooth out some of the inevitable bumps we may encounter as we journey through life.

The same principles hold true when planning for unexpected expenses—particularly ones that could drain your retirement savings. None of us know what our future holds, but this lack of certainty does not mean we should ignore or minimize the probability of extended long-term care needs.

In fact, most of us—70% of people over age 65—will likely need long-term care services at some point.¹ Although this number sounds daunting, it does not have to be.

BLBB Risk Services can help you decide which long-term care coverage options will work best for your longevity plan to help protect both your retirement assets *and* your family.

And, if you are concerned about paying premiums for a policy you might not need, we can offer products that provide benefits regardless of whether you end up needing long-term care services or not.

You have worked hard for many years to achieve financial security. Don't let an unexpected long-term care event jeopardize this. Instead, protect your financial security, your retirement plans, and your family by putting a longevity plan in place. If you're ready to talk through longevity planning strategies that may work for you, your family, and your budget, contact your BLBB Financial Advisor at 215-643-9100 to discuss how BLBB Risk Services can be a part of your financial planning process.

¹ U.S. Department of Health and Human Services

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