

Certified by the California Partnership, Health Advocate, Public Health Educator, Health Products Specialist, recognized industry speaker, Rena Adelson has consulted in health issues for over 30 years. Certified LTC Professional, Certified Senior Advisor, member of the Los Angeles Association of Health Underwriters, and Independent Insurance Women, Rena attends Senior Financial, and Legislative Research at UCLA School of Public Health to examine current trends in medical funding.

Since 1973, she uses innovative consultation sessions, meets clients' evolving needs, reveals the truths of estate assets lost, and future rationed care under Medicare's obsolete bureaucracy. This high level of experience, insider knowledge to enhance quality of life, gives the edge to the best value without financial or emotional burden to family.

The elite group of "Top Rated" Companies, represented on her desktop, includes Transamerica/ Occidental, GenWorth Capital Financial, Insurance Company of N. America, John Hancock, MetLife, Blue Cross of California.

Protect your assets
Protect your family
Protect your lifestyle
Stay in your home

Rena Adelson
Long Term Care Advisor
Specialist Planner & Coach

office(818) 989-3398
cel(818) 422-1753
rena@renaLTC.com
www.renaLTC.com

Planning Specialist

Long Term Care Protection

Relieve financial burden
Preserve care choices
Retain dignity
Declare independence
Ensure quality of life

***Medicare does not
provide extended
home care***

**Protect Your
Assets!
Protect Your
Lifestyle!**

What is Long Term Care?

Providing for all necessities:

- Household tasks
- Managing activities of daily living
- Driving
- Administering medications
- Correspondence
- Managing long-term physical illness, any disability, or memory or thought problem (such as Alzheimer's disease) needing customized long-term assistance

Choosing long-term care is a **HEALTHY** decision. You must plan for long-term care before 'crisis planning', when future impact is obvious. Planning allows you to talk with doctors about potential services you expect. Planning means family is available to be lovingly supportive, instead of being caretakers. The best time to talk cost and family financial considerations is **before** a health change crisis occurs.

PROFESSIONAL proven, tested, dependable, carefully developed recommendations available to:

Home Health Care
Community-Based Services
Housing for Aging and Disabled Individuals
Board and Care Homes
Assisted Living
Continuing Care Retirement Communities
In-Law Apartments
Skilled Nursing Facilities

Many people mistakenly believe they're already covered!

- **Social Security** doesn't cover it.
- Routinely, **private medical and major medical insurance plans** do NOT cover long term care.
- **Medicare** covers a limited convalescence.
- **Disability insurance** is a minimal, temporary, fixed reimbursement.
- **Medicaid** requires asset liquidation and state reimbursement.
- Personal savings, speculative **investments**, stocks, bonds, real estate, and other assets offer no guarantee.

Clearly, our population is living longer than ever. Greater life expectancy means likelihood of sustaining illness or accident, requiring critical home or extended care.

You certainly know friends or family members who have experienced this kind of crisis. Sudden illness or injury can happen at any age. The odds of entering a nursing home for longer periods increase with age.

Responsible Planning requires:
Securing, preserving and protecting family assets from unforeseen, indeterminate medical expense.

Planning Myths

Q. I will move in with my family.

A. Current generation family members are commonly unable/unwilling to provide care.

Q. I'll never need it.

A. Future life prediction is a scientific impossibility.

Q. I have dependable funds.

A. Current economic speculation is eroding 401s, pensions and other passive financial interests.

Q. I anticipate excellent health.

A. Health change comes without warning, even to very young people.

Q. My children will take care of me.

A. Unqualified, untrained, well-meaning relatives cannot administer specialized medical requirements.

Q. I can't afford premiums.

A. Cost of care is expensive. Comprehensive policies guarantee prompt benefit payments, at a fraction of consumer cost.

**Prompt planning
Guarantees peace of mind!**