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When it Comes to Long-Term Care – the Women’s Vote Really Matters

Many couples (young and old) are discussing the issue of Long-Term Care Insurance coverage as part of an overall retirement planning strategy. Even though most women control the finances and the checkbook they let themselves get out voted on this issue.

Here are the facts:

- Women generally marry older men
- Men usually die first, even if the same age as their spouse (typically women live 5-7 years longer than men)
- More women than men end up in nursing homes (75%)
- Average admission age to a nursing home for women is 82
- More women care for aging husbands than do men care for aging wives. However a recent study found 63% of female Baby Boomers still erroneously believe their spouse will provide them with long-term care (59% of women over the age of 65 will not have a spouse due to divorce, widowhood and increased longevity)
- Long-Term care needs hit women three times; first providing care to parents, parents-in-law, then their spouse and lastly when the women need care themselves
- Over half of American women over the age of 65 will need long-term care
- Compared to men, women are confined 50% longer
- On average men Baby Boomers save 1/3 more for their retirement than women Baby Boomers
- Medicare pays for very little true long-term care
- Medicaid pays long-term care only for the truly needy
- 80% of caregivers to the elderly are women
- 75% of women surveyed report they do not want to rely on their children to take care of them.
- If you are an only child, surveys show your parents are four times as likely to think you will take care of them than parents who have two or more children!
- All too often, women (without proper planning and insurance) deplete their retirement savings to pay for ailing husbands leaving little or nothing left for themselves.
- And what about single women – your vote counts too! The Baby Boomer generation is the first in history to include a disproportionate number of single women. A recent study by the

National Center of Women and Retirement Research found that baby boomers and women in particular are largely unprepared for the financial costs they will face upon retirement. Thirty-three percent of female “boomers” have less than \$25,000 in their retirement portfolios. That’s only 250 days of home health care, 200 days of assisted living or 167 days of nursing home care – at present costs!

Contact us for a quote. Take advantage of your Employer-Sponsored Long-Term Care discounted premium program today.

Women must take responsibility and cast their vote where it most counts – long-term care insurance is a winner! The odds of needing this type of care are too high to ignore and women (married or single) have not saved enough to self-insure.



Complete this form and fax to: 1-970-384-1901 or 1-303-649-1925

Employer: _____ Location: _____

Your Name: _____ Spouse's Name _____

Your Age: _____ Non-tobacco user for 3 years Yes No Drive a car Yes No

Spouse's Age: _____ Non-tobacco user for 3 years Yes No Drive a car Yes No

Your Address: _____

City: _____ State: _____ Zip Code: _____

Day Phone: _____ Eve. Phone: _____

Best Time to Call: _____ AM _____ PM E-Mail: _____