

FOR IMMEDIATE RELEASE:

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Learn how to avoid burdening your children with your long-term care needs.

When your young children had colds or even more severe health conditions, you cared for them. After all, isn't that a parent's job?

Is your plan to reverse the roles when you require long-term health care? Is your plan to have your adult children care for you? They will, because they love you.

If you don't have a plan for dealing with the risk of needing long-term care, your adult children will be forced into the role of being an unpaid hands-on caregiver.

Between 30 and 38 million unpaid caregivers, typically adult children, now provide the majority of long-term care service and support to their loved ones, according to a report from AARP (June 2007.)

Your family pays a price. The vast majority of working caregivers, approximately 92 percent of those with the most intense caregiving responsibilities, had no choice but to change their work schedules. Over a third (37 percent) went from full time to part-time work and 35% gave up work entirely. (Valuing the Invaluable; AARP Public Policy Institute, June 2007)

Learn how long-term care insurance protection allows your adult children to be actively involved in your care. Paid caregivers do the heavy lifting. Your children do the heavy loving.

Long-term care insurance allows your loved ones to care ABOUT you...instead of caring FOR you.

Capitol Photo is pleased to have Randi Oster of Long-Term Planning Associates speak on how families can prepare. She will review costs of

care and funding sources including Medicare, Medicaid, paying out of pocket and what to look for in a long-term care insurance policy.

Space is limited. RSVP (203)xxxx or email xxxx

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