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## Long-Term Care & Disability Checklist

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This simple checklist will give you – and us – a snapshot of your current long-term care and disability insurance situation. Take a few moments to fill it out.

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- |   | Yes | No |
|---|-----|----|
| 1. One or more close family members is age 50 or over.  |     |    |
| 2. Some of these family members may not be covered by a long-term care insurance policy.  |     |    |
| 3. Any long-term care policies were purchased more than two years ago and may not fully cover our current needs.                                    |     |    |
| 4. Paying for nursing home or in-home care for even one family member will stretch our resources.   |     |    |
| 5. Medicare and Medicaid are an essential part of our family's strategy for caring for older family members.  |     |    |
| 6. We would like to review the possibility of transferring assets from older to younger family members in order to conserve them within the family. |     |    |
| 7. Our family depends on the earned income of one or more members.  |     |    |
| 8. Some of these family members may not be covered by a disability insurance policy.  |     |    |
| 9. Any disability insurance policies were purchased more than two years ago and may not fully cover our current needs.                              |     |    |
| 10. Long-term care and disability are very uncomfortable subjects for our family and we tend not to discuss them.                                   |     |    |

### **NEXT STEPS:**

If you answered “yes” to at least three of these questions we recommend that you have a free professional review.

- ❖ Fax your completed checklist to us at **212.382.2686** (make sure your name is on it). We'll contact you to set up an appointment. OR
- ❖ Email your AKM CPA with the issues the checklist raised for you. OR
- ❖ Call us at **212.382.0404** to set up an appointment.

### **ABOUT THE REVIEW:**

- ❖ It's free.
- ❖ We'll review your situation for gaps in coverage and potential risk points.
- ❖ We – and our strategic partners in the insurance business – may recommend additional coverage options for your consideration.
- ❖ The choice is yours; you remain in full control.

What does it cost you not to know your alternatives? And what will it cost when you have no alternatives left? Please don't find out; call us today.