

EssentialLTC

Long Term Care
Insurance Coverage

Designed For Your Needs



NGL®

**National Guardian Life
Insurance Company**

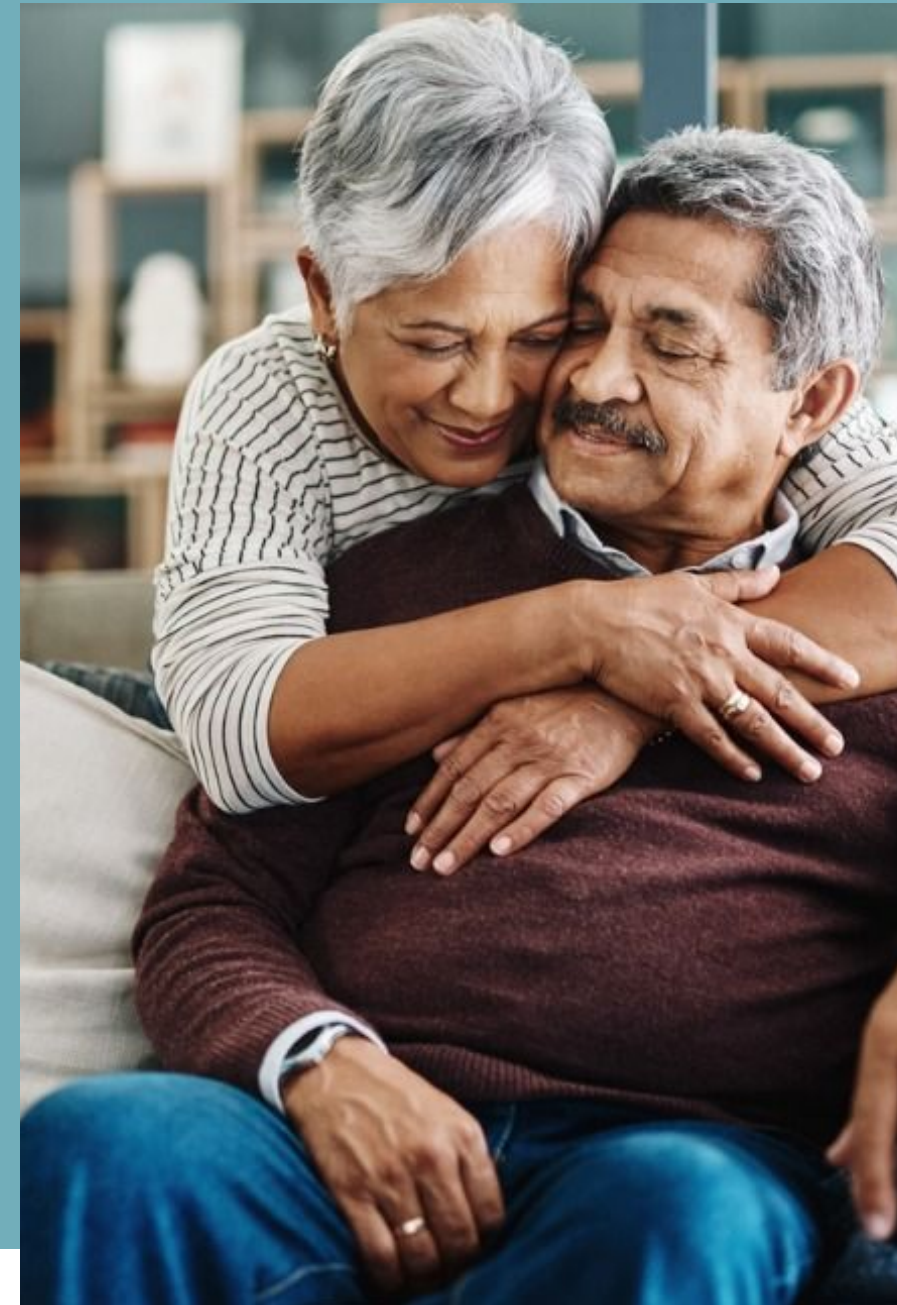
Why long term care planning is an important topic

Could be necessary due to a disabling accident, chronic illness or the inability to complete simple household activities such as dressing, bathing or moving around the house.

Help can be expensive and can potentially impact income, assets and lifestyle of caregiver.

Long Term Care insurance covers future costs associated with these situations and helps protect assets and loved ones.

National Guardian Life Insurance Company (NGL) is here for you. EssentialLTC, our Long Term Care insurance option, can help you prepare for life's financial journey.



When do I need long term care?

It could be any reason at any point in your life.

Any scenario where you need help with at least two activities of daily living (bathing, continence, dressing, eating, toileting and transferring) for at least 90 days or are diagnosed with a severe cognitive impairment.*

Buying Long Term Care insurance while you are healthy and younger allows for it to be more affordable. People 65 and older have a 70% chance of needing some type of long term care in their remaining years,¹ and an unfortunate diagnosis may limit you from qualifying for any coverage.



*By definition of your policy Chronically Ill means you require: substantial assistance from an individual to perform at least two (2) Activities of Daily Living due to the loss of functional capacity for a period expected to last at least 90 days; or substantial supervision when you have a severe cognitive impairment to protect you or others from threats to health and safety.

¹ACL Administration for Community Living, 18 Feb. 2020. "How Much Care Will You Need?" acl.gov/ltc/basic-needs/how-much-care-will-you-need.

Coverage Options in Long Term Care

Creating a Long Term Care insurance plan can give you and your loved ones peace of mind that you have secured your future and the assets you worked so hard to save.

Types of long term care

1

Home & community care services

Home care services allow you to live in your own home or return to your home by helping complete daily tasks you can't manage alone.

Adult day care is an option that provides a program of therapeutic and social services in a community group setting through an adult day care center.

2

Facility care services

Facility care services include assisted living facilities which offer on-site support for the activities of daily living, and nursing facilities which offer more intensive care related to patient supervision, therapies, rehabilitation, and medication.

Costs of long term care



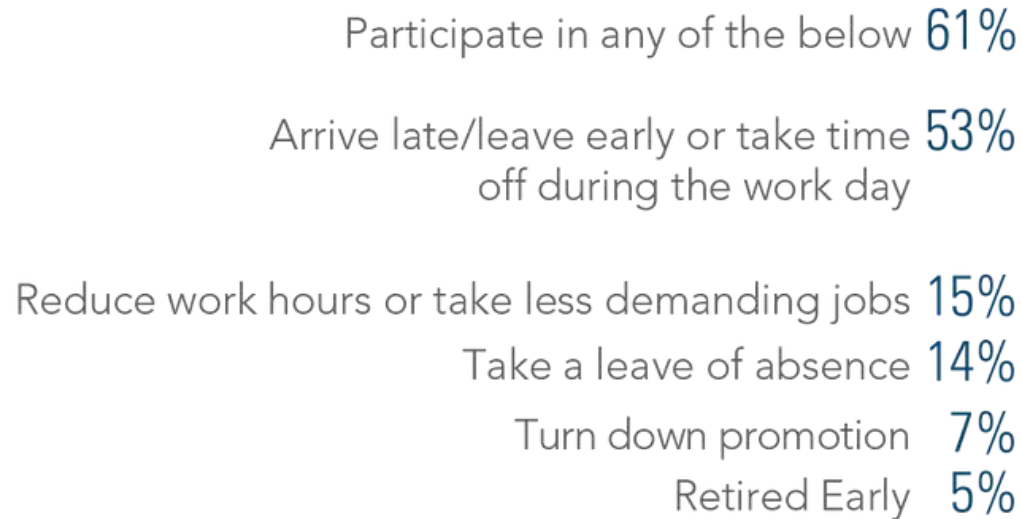
Average home and community care expenses*



*2019 U.S. Department of Health and Human Services (longtermcare.acl.gov)

Impact on family

Unpaid caregiver statistics on work accommodations due to caregiving for an adult age 50 and older



Committed to you

National Guardian Life Insurance Company (NGL) is focused on guiding people on their financial journey and helping them face life's financial challenges with confidence, dignity and grace. This is a true reflection of who we are and the values we believe in.

Our commitment to you is our main focus. We value our policyholders, offer high-quality products and provide superior customer service.

Great features of Long Term Care insurance

- Competitive Premium Rates
- 2, 3, 4, 5, 6-Year or Lifetime Benefits
- Joint Policy and Premium Option
- Single, 10-Year or Lifetime Premium Payment Options

National Guardian Life Insurance Company
Madison, WI

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**Contact your agent
to learn more.**

A long term care insurance policy explains a policy's coverage, limitations and exclusions, along with what a policyholder must do to keep the policy active and what might cause the policy to be discontinued. For more information on policy costs and details of coverage, please contact your licensed insurance representative or an EssentialLTC representative. An insurance agent may contact you. This is an insurance solicitation.