



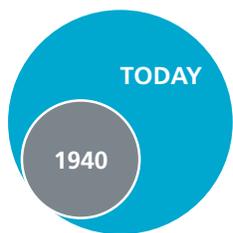
LONG-TERM CARE  
INSURANCE

# LTC MATTERS

NOVEMBER IS LONG-TERM CARE AWARENESS MONTH

## The **NEED** is real

*When your clients are in their prime, it may be hard for them to imagine a time when they are unable to perform some of the most basic tasks associated with independent living. But the reality is, it can happen. The facts speak for themselves.*



### We're living longer

Life expectancy after age 65 is now 20.4 years. In 1940, it was only 13 extra years after 65. The longer people live, the greater the chance they'll need help due to chronic conditions.<sup>1</sup>



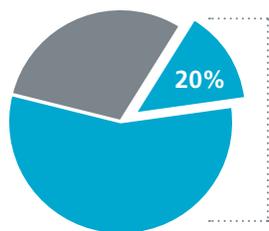
### A national issue

About 11 million Americans of all ages require long-term care, but only 1.4 million live in nursing homes.<sup>3</sup>



### Couples who care, plan

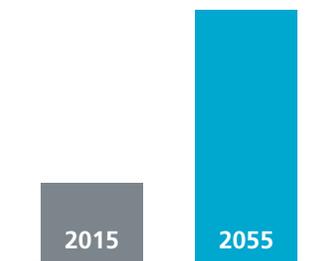
Although only 58 percent of people 65 or older are women, they represent nearly three-fourths of elderly nursing home residents. The majority of female nursing home residents are widowed.<sup>5</sup>



70%

### The need is not uncommon

About 70% of people who reach age 65 are expected to need some form of long-term care at least once in their lifetime. 20% will require it for more than 5 years.<sup>2</sup>



### The population is aging

From 2015 to 2055, the number of people aged 85 and older will almost triple from over six million to over 18 million.<sup>4</sup> This growth is certain to lead to an increase in the number of people who need long-term care.

John Hancock has the **FACTS** about the need for **LONG-TERM CARE.**



**LTC Needs Overview Brochure**

ICC13-LTC-9700,  
LTC-8700

For more about why LTC Matters, contact your John Hancock Representative today.

1. Social Security Life Expectancy Calculator. <http://www.ssa.gov/planners/lifeexpectancy.htm>  
 2. <http://longtermcare.gov/the-basics/how-much-care-will-you-need/>  
 3. <http://longtermcare.gov/the-basics/who-needs-care/>  
 4. <http://www.census.gov/population/projections/data/national/2012/summarytables.html>  
 5. "Rising Demand for Long-Term Care Services and Supports for Elderly People," Congressional Budget Office, June 2013.

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Long-term care insurance is underwritten by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02117 (not licensed in New York) and in New York by John Hancock Life & Health Insurance Company, Boston, MA 02117.

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