



FINANCIAL SERVICES
**INSURANCE
PROGRAM**

The Facts.

The five most common reasons for long-term care insurance claims:

- Alzheimer's Disease
- Stroke
- Arthritis
- Circulatory issues
- Injury

The long-term care insurance industry paid out \$3.5 billion in benefits to individuals in 2007.

In 2007, the average purchase age for individual coverage was 58, a decline from the average purchase age of 67 as recently as the year 2000.

An individual is far more likely to qualify for significant good health discounts offered by leading insurers when they are in their 50s than if they wait to purchase coverage until they're in their 60s.

Reasons People Consider Long Term Care Insurance:

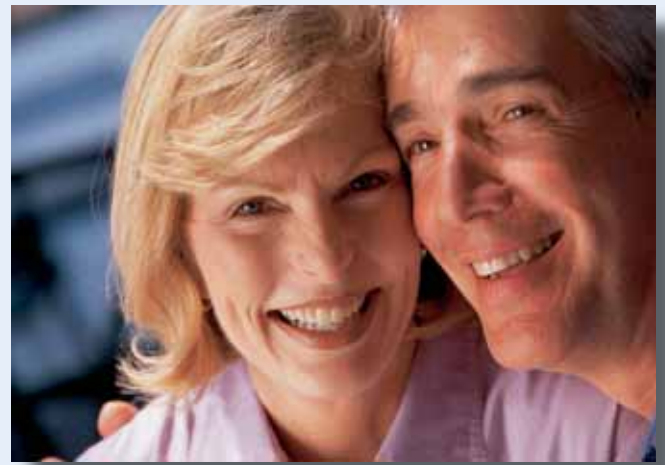
- Peace of mind
- Protection of savings and assets
- Avoid depending on others

Average Long Term Care Costs Austin/DFW/Houston*

Home Care
(Average Aide) \$16.00/hr.
Assisted Living
(Base Rate Avg.) \$3,112.00/mo.
Nursing Home
(Private) \$178.00/day

*MetLife Mature Market Institute Survey 10/08

Business and Tax Advantages for Dentists Considering Long Term Care



2009 Business and Tax Benefits

- ◆ Exclusive Association Premium Discounts for members, staff and families.
- ◆ Today's pre-tax dollars can protect your personal assets tomorrow and in retirement.
- ◆ Costs may be 100% tax deductible to business.
- ◆ Flexibility in who is covered -- just yourself, spouse or selected employees.
- ◆ Paid-up policies available.

Why Request More Information?

- ◆ Policy Options are confusing and time consuming to understand.
- ◆ Our Long Term Care professionals cut through the confusion and explain your options.
- ◆ We will save you time by reviewing the companies and policies for you.

01/09

INFORMATION REQUEST

Yes, I would like one of your Long Term Care professionals to contact me.

Name _____

Address _____

City _____ **State** _____ **Zip** _____

Phone (_____) - _____ **Best Time to Call:** _____

Email _____

Your Date of Birth (MDY) _____ **Spouse Date of Birth** _____

Please fax the completed information in confidence to 817-569-8304.

Questions? Visit www.TDAmemberinsure.com

Or call, 1-800-677-8644

Consult with your tax advisor for specifics that may affect your situation.