

SENIOR WELLNESS MORNING

Friday, February 10

Long Term Care Insurance



DOOR PRIZES ▪ HANDOUTS ▪ REFRESHMENTS

Must visit at least 4 of the booths in order to enter your name in the door prize drawing.

For planning purposes, call 322-3630 to pre-register.

9—10 a.m. Health Screenings ▪ Health Info Booths ▪ Demonstration
FAST REQUIRED FOR SUGAR 10+ HEALTH BOOTHS TO BE DETERMINED

10—11 a.m. Speaker: **David Duffrin** Managing Partner,
Northern States Brokerage

Topic: **Long Term Care Insurance**



Spending a long time in a nursing home, or under home care, is not something people like to think about; nevertheless, as medical science increases the average life expectancy, a growing number of seniors are finding themselves unable to live independently. At the same time, extended nursing home and home health care is becoming extremely expensive, primarily due to rising medical costs. Addressing the threat of potentially ruinous long-term care expenses could be the most difficult challenges facing you in your retirement years. And while long-term care insurance may not be the answer for everybody, **everybody needs to have a strategy** to address the threat of long-term care expenses.

David Duffrin has specialized as a retirement planning health care specialist for the last 20 years. He serves as Managing Partner of Northern States Brokerage. Senior health care is his area of specialty working with various long-term care, Medigap and individual insurance programs. He regularly hosts educational workshops on senior health care for consumers as well as financial services professionals. Dave feels that long term care financing options are some of the most needed pieces to our retirement planning puzzle today. He has earned his designation and is Certified in Long-Term Care (CLTC).

The Senior Wellness Morning is held on the 2nd Friday of EVEN months from 9—11 a.m.
This month's Senior Wellness Morning is sponsored by MANORCARE.