



# CARDINAL ADVISORS

## The Rising Tide of Boomer Care: Will You Carry the Load?

In this video Hans and Tom discuss the millions of Boomers needing care in the coming years and how the time to plan is now. They discuss four LTC insurance options worth knowing about.

**THE RISING TIDE OF BOOMER CARE: WILL YOU CARRY THE LOAD?**

**BABY BOOMER GENERATION (1946-1964 BIRTHS)**

- 67 MILLION ALIVE TODAY IN US
- LEADING/EDGE 1946 TURNING 80
- TRAILING EDGE 1964 TURNING 62
- LARGE # WILL NEED CAREGIVERS
- WHO IS GOING TO CARE FOR YOU?
- WHAT'S YOUR PLAN TO PAY FOR IT?
- ASSISTANCE WITH A DAILY ROUTINE
- MANY PUT OFF PLANNING UNTIL CRISES
- CONSEQUENCES TO YOUR FAMILY?
- OPTIONS FOR LTC INSURANCE

**1) TRADITIONAL LTC INS**  
500/MONTH 6000/YR  
300,000 LTC COVERAGE

**2) HYBRID LIFE/LTC INS.**  
100,000 DEPOSIT  
300,000 LTC COVERAGE  
130,000 LIFE INS

**3) HYBRID ANNUITY/LTC INS**  
100,000 DEPOSIT  
300,000 LTC COVERAGE

**4) SHORT TERM CARE**  
150/MONTH  
100,000 COVERAGE

**S.S.**

**MED**

**LTC**

**IRA/401K**

**INCOME**

**ESTATE**

**TAXES**

The information and opinions contained herein are provided by third parties and have been obtained from sources believed to be reliable, however, we make no representation as to its completeness or accuracy. The information is not intended to be used as the sole basis for financial decisions, nor should it be construed as advice designed to meet the particular needs of an individual's situation. Content is provided for informational purposes only and is not a solicitation to buy or sell any products mentioned.

July 2026