



CUSO Financial Services
at Community First of FL
Investment Services
701 W. Adams St.
Jacksonville, FL 32204
904-371-8076 x9
904-371-8076
CommunityFirst@c1cufl.org
www.communityfirstfl.org



Should I buy long-term care insurance?





Should I buy long-term care insurance?

Answer:

As we get older and our health declines, the greater the chances are that we will require home care, nursing home care, or other assisted-living arrangements. This care is quite expensive, and Medicare, HMOs, and Medigap don't pay for it. You might want to look into purchasing long-term care insurance (LTCI) to protect your assets in case you need long-term care.

Whether or not you should purchase LTCI depends on your age, medical history, assets, and income. Ask a financial professional about whether LTCI is right for you. If you meet some of the following criteria, you might want to seriously consider it:

- You are between the ages of 40 and 84 (generally, LTCI is not available to those over 84)
- You have a family history of Alzheimer's disease
- You own substantial assets that you'd like to protect
- You have family members to whom you wish to leave your assets
- You can afford the cost of LTCI premiums now and will be able to afford them in the future
- You are in good health and are insurable

Non-deposit investment products and services are offered through CUSO Financial Services, LP ("CFS") a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: **are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal.** Investment Representatives are registered through CFS. The Credit Union has contracted with CFS for investment services. Atria Wealth Solutions, Inc. ("Atria") is a modern wealth management solutions holding company. Atria is not a registered broker-dealer and/or Registered Investment Advisor and does not provide investment advice. Investment advice is only provided through Atria's subsidiaries. CUSO Financial Services, LP is a subsidiary of Atria.



CUSO Financial Services
at Community First of FL
Investment Services
701 W. Adams St.
Jacksonville, FL 32204
904-371-8076 x9
904-371-8076
CommunityFirst@c1cuf.org
www.communityfirstfl.org

