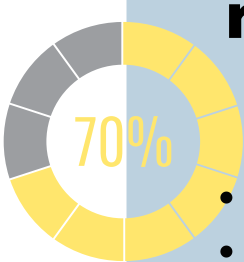
NEWSLETTER

Long Term Care Outlook in 2026

A guide to help guard against rising costs.

Most people don't realize that the biggest threat to their retirement isn't market volatility — it's health volatility. A long-term care event can drain savings fast, and traditional insurance isn't the only solution. We help clients create income that can double or accelerate when care is needed — without risking their principal.

70% of Adults Over 65 years old will need some type of Long Term Care



Average Costs of Care in CT 2025

- Home Health Aide (40 hour week) - $66,000/per year
- Assisted Living Facility -$77,800/per year
- Nursing Home (private room) - $170,000/per year

Here are four smart moves to prepare and offset the effects.

Traditional LTC

- Maximum Coverage
- Strongest Protection
- Rising premiums - Use it or Lose it.

Annuity with Doubler

- Income Focus with Health Issues
- Double Income for Care
- Limited Time Benefit - Income 1st Safety Net 2nd

Family Care

- Without Financial Planning
- No premiums, Familiar Faces
- Strain on Loved Ones

Hybrid Life Insurance with LTC

- Flexibility
- LTC or Life Benefit is Paid
- Higher Cost - If You Need It Use It, If Not, Pass It On

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2026 Outlook: Opportunities in Uncertain Times

The new year will bring changes — new tax brackets, potential interest-rate adjustments, and continued market volatility. The good news? **Opportunity often hides inside uncertainty.** By building more protected income streams, you can take advantage of growth when it's there and stay steady when it's not. That's how you turn unpredictability into progress — the **Rock Solid Retirement** way.

Your Personal Financial Dashboard Is Here!

STRATEGIES Client Portal

- ✓ Real-Time Account Information
- ✓ Encrypted Document Vault
- ✓ Personalized Dynamic Planning

Call Us to Get Your Dashboard Set Up 203-372-4442

Check out Michael and Laura on WFSB Channel 3's "Aging in Style"
Visit the Media section on our website to watch this segment and browse past appearances.

We wish you and your family a warm holiday season, filled with peace of mind and the confidence of a Rock Solid Retirement.
— Michael & Laura and the Strategies for Wealth Management Team