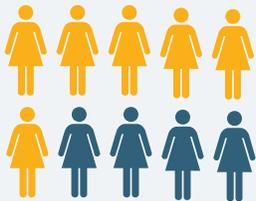


Long-term care risk may be greater for women than men*

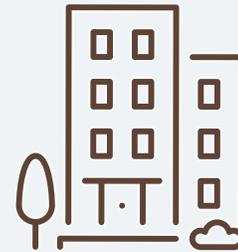
An unexpected health-related event requiring long-term care is a risk that could impact you and your family financially and emotionally. When a loved one needs care, it's often sudden, and the burden of providing care typically falls on a daughter, a wife or a sister. Many times, for the caregiver, the financial and emotional risk is compounded by career sacrifice and potentially health-related issues.

Unfortunately, long-term care risk may be far greater for women than men, because women face a higher probability of needing care* or becoming a caregiver.¹ This is why every woman should consider preparing for their future and encouraging their spouses, parents, in-laws and close relatives to have a plan.

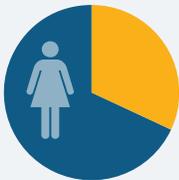
Women are more likely than men to need long-term care



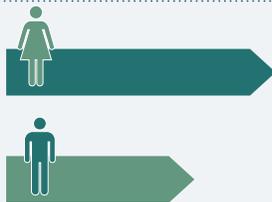
Nearly **6 in 10** women will need extensive care after the age of 65.²



Women have a higher incidence of needing nursing home, residential and hospice care.³



More than **two-thirds** of the long-term care population in nursing homes and residential communities are women.⁴



Women typically need care for **1.5 years longer** than men.⁵



Women are more **genetically predisposed** to develop Alzheimer's disease.⁶

*Centers for Disease Control and Prevention, Long-Term Care Providers and Services Users in the United States: Data From the National Study of Long-Term Care Providers, 2013–2014," *Vital and Health Statistics*, Series 3, No. 38, https://www.cdc.gov/nchs/data/series/sr_03/sr03_038.pdf, February 2016.

¹LIMRA Secure Retirement Institute, "Challenges for Caregivers: How Employment Leave Impacts Women's Retirement Savings," *Advisor Magazine*, <http://www.lifehealth.com/half-working-women-taken-leave-care-family/>, September 2016.

²Howard Gleckman, "Women Will Face Especially High Long-Term Care Risks As They Age," *Forbes Personal Finance*, <https://www.forbes.com/sites/howardgleckman/2015/12/03/women-will-face-especially-high-long-term-care-risks-as-they-age/#84405012a8d8>, December 3, 2015.

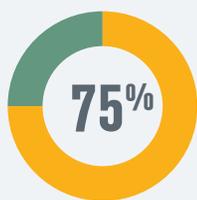
³See asterisk note above, Table 4 in Appendix B, page 105.

⁴U.S. Census Bureau, "Current Population Survey, Annual Social and Economic Supplement, Table A1. Marital Status of People 15 Years and Over, by Age, Sex, and Personal Earnings, 2015," *ACL*, https://aoa.acl.gov/Aging_Statistics/Profile/2015/5.aspx, November 2015.

⁵U.S. Department of Health and Human Services, "How Much Care Will You Need," *LongTermCare.gov*, <http://longtermcare.acl.gov/the-basics/how-much-care-will-you-need.html>, last modified February 21, 2017.

⁶Alzheimer's Association, "2016 Alzheimer's Disease Facts And Figures," *alz.org*, <http://www.alz.org/facts/overview.asp>, January 2017

Women are more likely than men to become caregivers



75% of the time, women are the primary caregiver within the household.¹

Women dedicate as much as more time providing care than males.¹



Half of the U.S. female workforce



has taken leave to care for a family member, and **50%** are concerned it will negatively impact their retirement financial security.²



The cost to female caregivers could amount to as much as **\$325,000** in lost wages and Social Security benefits.³



The physical stress

of providing care may contribute to health risk and the long-term care needs of the female caregiver.⁴

Learn more about planning to protect your future.

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¹Family Caregiver Alliance, "Caregiver Statistics: Demographics," *FCA*, <https://www.caregiver.org/caregiver-statistics-demographics>, January 2016.

²LIMRA, "Half of Working Women Have Taken Leave to Care for Family," http://www.limra.com/posts/pr/news_releases/half_of_working_women_have_taken_leave_to_care_for_family.aspx, September 20, 2016.

³Family Caregiver Alliance, "Women and Caregiving: Facts and Figures," *FCA*, <https://caregiver.org/women-and-caregiving-facts-and-figures>, revised February 2015.

⁴Family Caregiver Alliance, "Women and Caregiving: Facts and Figures," *FCA*, <https://www.caregiver.org/print/240>, February 2015.

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