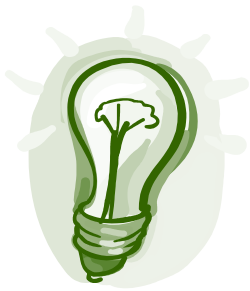


COR-BEN CONSULTANTS, INC.



**COR-BEN's
Menu of products
includes:**

Group and Individual
Medical
Life
Disability
Dental

Voluntary Benefits
AFLAC
Colonial

Partial & Fully
Self-Insured Programs

Cafeteria Plan
(Section 125)

COBRA
Compliance Plans

Pension & 401K

Personal, Fast and
Attentive Service

DO YOUR KIDS LIKE YOU?

It has been traditional through the ages for the young to take care of the old later in life. Will that continue into the next generation?

If you are unable to take care of yourself as you age, there are plenty of resources from which to choose. Home health services, adult day care centers, assisted living facilities and nursing homes are a few of the options. Finding the money to pay for such help, however, presents a dilemma.

Right now, the average rate for a private room in a nursing home is \$181.00 per day, or about \$66,000.00 a year. If the room rates reflect current annual increases in nursing home costs, then by 2021, when today's 60-year olds might need such care, the average rate will have risen to about \$480.00 a day or \$175,200.00 annually.

Few people are able to amass such sums and the government is unlikely to pick up the tab. The only answer is long term care insurance, a disability plan that has been around since the mid 1980's. Its promise: to pay the expenses of people confined to nursing homes or needing other forms of long term care assistance.

To begin the research of long term care options, consider the following:

- Review your life insurance policy to see if it covers long term care
- Find out how much services cost in your area or where you plan to retire
- Visit retirement communities or assisted living facilities to see if these are right for you.
- Work with your Cor-Ben agent to discuss cost effective long-term care insurance policy options.

NEW FACES

We are pleased to announce two new associates to the Cor-Ben family.

Ty Cramer has joined the sales team and is currently studying for his health and life insurance license. We look forward to many sales for years to come.

Susan Rastelli comes to us with tremendous experience in the service industry. Her outstanding organizational skills will further enhance our commitment to our clients.

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