



3085 Stevenson Dr., Suite 301
Springfield, Illinois 62703
voice: 217.585.2370 fax: 217.585.2372

Email: suaa@suaa.org Website: www.suaa.org

Long Term Care Insurance Offered to State University Annuitants Association Members

June 2009

Dear SUAA Member,

With the recent economic downturn, have the investments you've set aside for the future lost value? Have you considered a new retirement strategy? Will it protect your retirement savings and assets, which you worked so hard to acquire, from a long term care event?

If you are reevaluating your retirement and financial plan in the wake of the current economic climate, we encourage you to consider the benefits of long term care insurance. There are many ways that long term care insurance can play an important role in helping secure your retirement and financial plan by:

- Protecting your savings and income from the high cost of long term care, which today can cost more than \$75,000¹ a year and is projected to be approximately \$250,000 per year in just 30 years².
- Helping to reduce the burden that falls on family members by providing coverage that helps pay the cost of the long term care services you need.
- Providing a choice of where you receive care, giving you independence and peace of mind. These policies feature benefits that can help you stay at home when you need care and also cover you in a facility as well as in the community.

We have carefully selected several leading insurance companies in the long term care market, many of which offer premium discounts to SUAA members. Highlights of the Program:

Premium Discount – As a SUAA member, you are eligible for a premium discount with a number of carriers.
Family Members/Employees/Staff Eligible – All extended family members, employees and staff members are eligible to participate in the program.

To consider this important protection, please return the enclosed card and a licensed and certified representative will provide you with additional information, or if you prefer, you can call toll free 1-888-305-4582. This member benefit is made available by SUAA with you and your family's financial security in mind.

Sincerely,

Linda Brookhart, Executive Director

¹ John Hancock 2008 Cost of Care Survey, conducted by CareScout.

² Based on the 30-year average 4.2% rate of inflation as measured by the Consumer Price Index.