Long term care is the type of care you need when you are no longer able to do the things you take for granted every day. It is needed when simple things, such as getting out of bed, eating, or even taking a shower, become too difficult to do on your own for extended periods of time.

Preparing for the cost of long term care is an important part of your financial planning. For this reason, we have invited Legacy Services back on campus for educational seminars on long term care insurance. They will conduct introductory and advanced sessions each day. Please plan to attend one or both!

Please RSVP to Legacy with the date and time you wish to attend – 800-230-3398 ext. 101 or custsvc@4groupltci.com. A confirmation will be sent when signing up via email.

| Wed   | 11:00am-Noon | Introductory LTCi | Danforth Campus  
|       | 12:15pm-1:15pm | Advanced LTCi | Brookings Hall  
|       |                |                | Room 300  
| Thu   | 11:00am-Noon | Introductory LTCi | Medical School  
|       | 12:15pm-1:15pm | Advanced LTCi | McDonnell Medical Sciences Bldg  
|       |                |                | Erlanger Auditorium (1st Floor)  
| Fri   | 11:00am-Noon | Introductory LTCi | North Campus  
|       | 12:15pm-1:15pm | Advanced LTCi | Main Building - 700 Rosedale Ave  
|       |                |                | Room 1312  

**Introductory Topics:**
- The cost of long term care
- How to determine if LTCi is right for you
- The role of Medicare and Medicaid
- Why people buy in their 40’s and 50’s
- Missouri’s Partnership Program

**Advanced Topics:**
- Keys to picking a carrier
- How different inflation options work
- Combination/hybrid products
- Tax considerations for LTCi
- How to be a smart policyholder

**One-on-One Consultations**
Phone consultations are available by appointment with no obligation or fee. Calls are held weekdays, weeknights and Saturday mornings. You do not need to attend a seminar to receive a consultation. Topics covered include: determine if LTCi is right for you, review carrier differences, and obtain pricing on various levels of coverage.

**Registration / For More Information**
To RSVP or to schedule a consultation, contact Legacy at 800-230-3398 ext. 101 or via email at custsvc@4groupltci.com. For general information and a list of frequently asked questions go to www.servilink1.net/legacyltc.