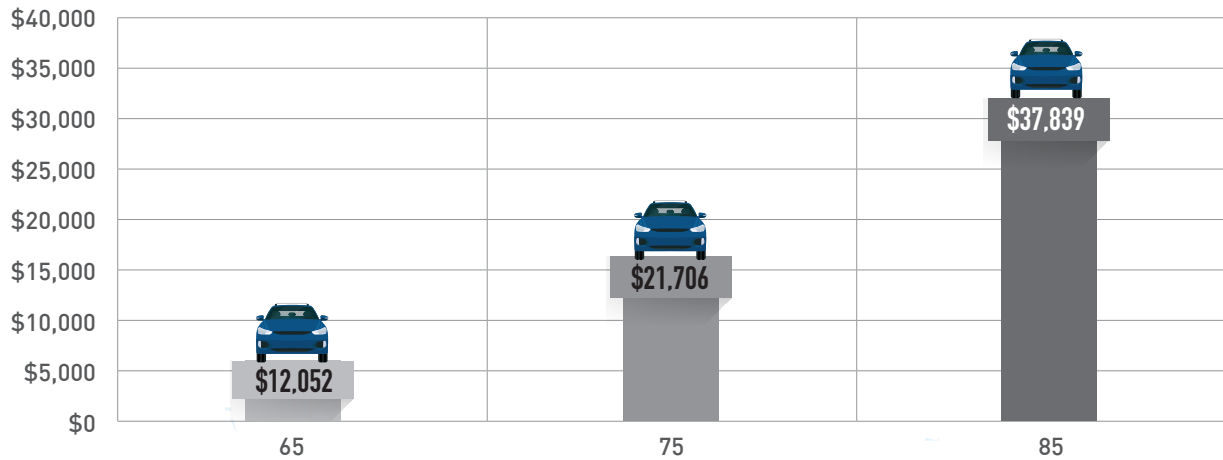


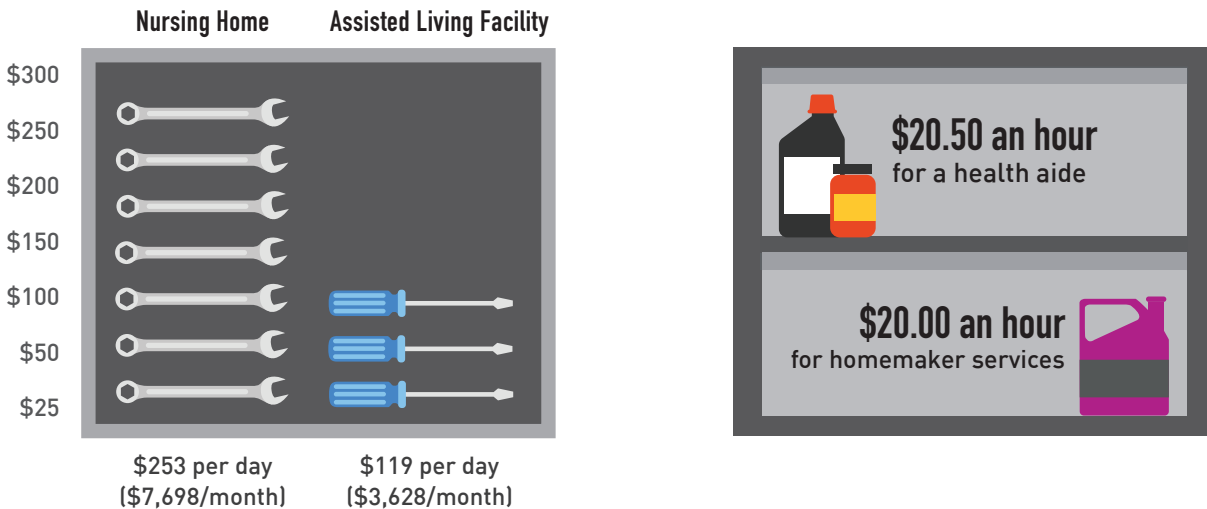
HEALTHCARE RISK EXPECT THE UNEXPECTED.

ANNUAL OUT-OF-POCKET HEALTHCARE COSTS. Healthcare costs continue to be one of the largest, most unpredictable expenses in retirement. As retirees age, out-of-pocket costs only increase. This ever-increasing expenditure can be detrimental to finances in retirement.



HealthView Services, 2019 Retirement Healthcare Costs Brief

NATIONAL AVERAGE FOR LONG-TERM CARE COSTS. One of the most challenging expenses to plan for relates to long-term care events. With a national annual median cost for a private room in a nursing home exceeding \$92,000, many opt to explore in-home care options. And while Medicare can cover part-time in-home “intermittent” skilled nursing and short-term stays at a skilled nursing facility, Medicare will not pay for 24-hour-a-day care, homemaker services, or personal care services.



U.S. Department of Health and Human Services: LongTermCare.gov, Costs of Care, October 2020