Preparing for the cost of long term care is an important part of financial planning. For this reason the Office of Human Resources has invited Legacy Services back to conduct educational seminars on long term care insurance (LTCi) in which you and your spouse/partner can participate.

Long term care is the type of care you need when simple things, such as getting out of bed, eating, or even taking a shower, become too difficult to do on your own for an extended period of time.

Legacy Services specializes in LTCi and represents multiple brand name carriers of individual LTCi policies. Introductory and advanced sessions are being offered – plan to attend one or both. Lunch will be provided so please RSVP to Legacy.

<table>
<thead>
<tr>
<th>March 25</th>
<th>11:30am-12:30pm</th>
<th>Introductory LTCi</th>
<th>Baker University Center Room 233</th>
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<tbody>
<tr>
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<td>12:45pm-01:45pm</td>
<td>Advanced LTCi</td>
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**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
- Ohio’s Partnership Program

**Advanced Topics:**
- Keys to picking a carrier
- Mutual companies vs. stock companies
- How different inflation options work
- Tax considerations for LTCi
- How to be a smart policyholder

**One-on-One Consultations Available**
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.