

**Jared Shamblin**

**From:** Jared Shamblin [jared@shamblinins.com]  
**Sent:** Friday, August 09, 2013 11:57 AM  
**To:** jared@shamblinins.com  
**Subject:** Shamblin Insurance - You don't have long term care insurance?



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### No long-term-care insurance? Uh-oh

You probably don't need another bill to pay. But skipping this protection could destroy your finances, even long before you're old or erase your kids' inheritances.

Many of you are counting on the government, disability insurance, our children, or our own savings to take care of us in our old age. Even thinking about nursing homes makes most people nervous. Or maybe we think we're too young to worry about it.

Not buying long term care insurance, however, can be one of the most-expensive mistakes you will ever make. Medicare pays medical expenses. It almost never pays for custodial care, the kind of day-to-day care people typically need as they get older.

You would have to be impoverished or make yourself that way in order for Medicaid to provide coverage. It is becoming more difficult now because of changes in the law to become eligible.

Also, you wouldn't have much choice in who provided your care or where if you went on Medicaid. If you have kids, you may assume they will take care of you. That may be fine, but what happens if you need more care than your kids can provide? You could pay for it with savings, but at \$5,000 a month or more, long-term costs can quickly deplete your savings.

Long term care isn't always just for a year or two at the end of a life. In some cases, people with certain conditions may need care for decades. Most people recommend buying long-term-care insurance by the time you reach your 50s. The rates are lower at that age, but more importantly, you can't be locked out of the market at any time if you develop a medical condition.

### Interesting Facts

1. It is impossible to hum if your nose is plugged.

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reply to this email with  
any inquires, comments,  
or questions. All replies  
will go directly to Jared  
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2. More than ten people a year are killed by vending machines.
3. A hummingbird weighs less than a penny.
4. Lobsters have blue blood.
5. President George W. Bush was once a cheerleader!
6. 50% of pizzas in America are pepperoni.
7. The most children born to one woman was 69, she was a peasant who lived a 40 year life, in which she had 16 twins, 7 triplets, and 4 quadruplets.
8. 101 Dalmatians and Peter Pan (Wendy) are the only two Disney cartoon features with both parents that are present and don't die throughout the movie.
9. Babies are born without knee caps. They don't appear until the child reaches 2-6 years of age.
10. Gilligan of Gilligan's Island had a first name that was only used once, on the never-aired pilot show. His first name was Willy. The skipper's real name on Gilligan's Island is Jonas Grumby. It was mentioned once in the first episode on their radio's newscast about the wreck.



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