

The Will to Survive

As an only child who married but didn't have children of her own, Margaret Sweborg always had an independent streak. She worked for many years as an executive secretary for a state agency in Illinois. In her free time, she and her husband, Wayne, often would travel across the country in their conversion van.

Wayne died in 1988, leaving Margaret widowed for the second time in her life. But Margaret wasn't about to let her loss slow her down. Recently retired, she kept busy by doing volunteer work and still took frequent roadtrips in the van, often by herself.

Fending for herself was nothing new for Margaret, but she was concerned about how she'd manage if her health ever deteriorated. So she met with Michael J. Reid, CLU, ChFC, an insurance agent who helped her purchase long-term care insurance.

Like most people, Margaret bought the insurance hoping she'd never need it. But 13 years later, Margaret, 79, tripped while stepping into her home and broke her hip. Unable to move, she lay on the floor for five days. Finally a concerned neighbor got someone to open the door and Margaret, her pulse barely detectable, was rushed to the hospital.

The attending physician called Margaret's granddaughter, Rindy Main, with the sobering news that she proba-



Margaret Sweborg (inset), agent Michael Reid, CLU, ChFC, and client's granddaughter, Rindy Main

bly wouldn't make it through the night. Margaret defied the doctor's prediction, but the accident caused a sharp decline in her overall health.

Unable to care for herself anymore, Margaret now lives in a nursing home in Farmington, Illinois where she has first-rate, around-the-clock care.

According to her granddaughter, "were it not for the \$70 daily benefit from her long-term care insurance policy plus some retirement savings, she probably would have spent down all her assets and sought care through Medicaid. Now she gets all the care she needs and then some." ●

When Considering Long-Term Care Insurance, Think About...

DAILY BENEFIT	MAXIMUM BENEFIT	ELIMINATION PERIOD	INFLATION PROTECTION	TYPES OF FACILITIES COVERED
The maximum daily amount the policy will pay for care	The total amount a policy will pay	The amount of time you must wait until benefits begin	Helps your benefit keep pace with rising costs of care	Nursing homes, assisted living facilities, at home, etc.