

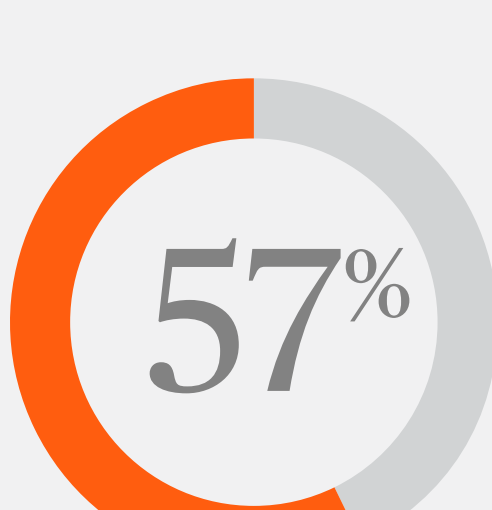
What's motivating Americans to discuss caregiving plans with their families?

A recent study uncovered sentiments that drive individuals to have conversations with their loved ones about caregiving.

Personal experience with caregiving



and another



More than half of surveyed consumers have provided long-term care for a family member or friend

57% of consumers surveyed report knowing someone who had a difficult experience being a caregiver.

Of those who provide care

83%

of surveyed consumers cited the emotional aspect of caregiving as the most challenging.



The impact of time and lost wages also leads the list of challenges surveyed caregivers feel. Caregivers themselves report spending 46 hours per week, on average, providing care.

Knowing that gender may affect their chances of becoming a caregiver

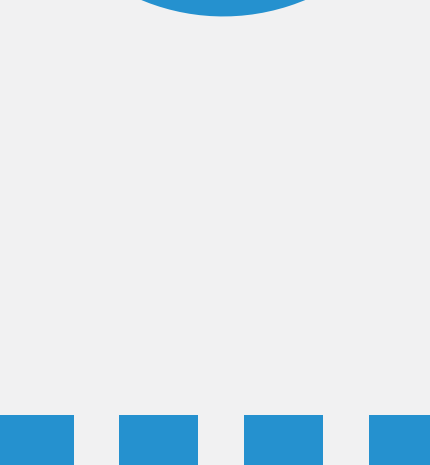


A large majority of surveyed Americans agree that the burden of family caregiving **falls disproportionately on women**, with parents expecting more help from daughters than from sons.

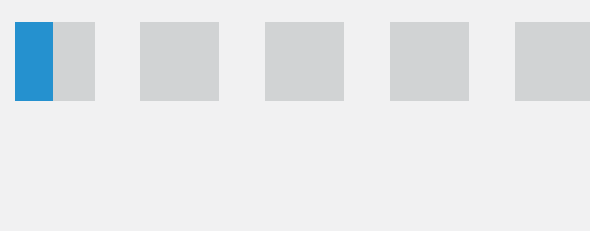


While **almost two-thirds of surveyed consumers** believe that women are better at providing long-term care than men, four out of five (80%) agree that men should offer to help more with long-term care than they currently do.

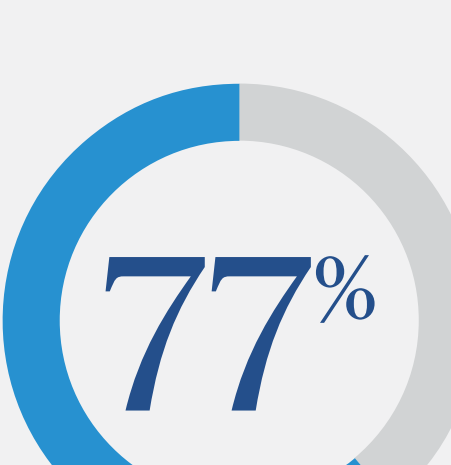
Reluctance about loved ones stepping in



More than three-quarters of surveyed consumers worry they will be unable to provide adequate care if someone in their family needed it.



More than half of adult children surveyed hope they don't end up being a caregiver for their parents.



The majority of Americans surveyed would be reluctant to ask their children to provide long-term care.

The importance of having a long-term care plan

93%

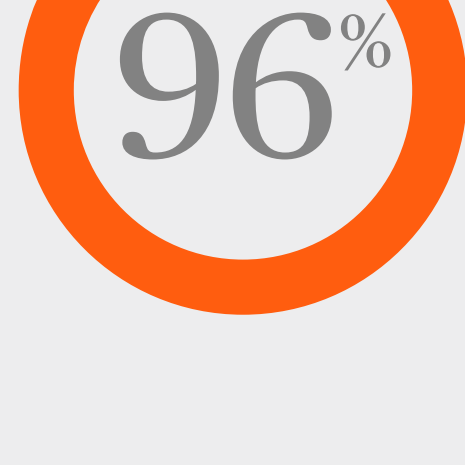
of people surveyed who have a long-term care solution say they are confident about their long-term financial plan.

Nearly all Americans surveyed agree it is important for families to talk about long-term care preferences.

More than
9 in 10
Americans

surveyed want their family to know what their long-term care preferences are.

Awareness that timing is critical



96% of consumers surveyed feel it is **important to plan** for long-term care in advance of needing it.

On average, Americans surveyed believe people should begin developing a plan for their own long-term care when they are 50 years old, **but financial professionals recommend the sooner the better.**

Ready to take the next step?
Schedule time with your financial professional to learn more about the planning options available to you and your loved ones.

Versta Research, "2020 LTC Marketing and Thought Leadership Research, Findings from Surveys of Advisors and Consumers," October 2020. <http://visit.lfg.com/MG-VRST-PPT001>.

Versta Research conducted a survey of 1,003 U.S. adults through a national online research panel used exclusively for polling and research. To ensure full representation of the U.S. adult population, sampling was stratified by age, gender, sexual orientation, race, ethnicity, region, income and education. The sample was then weighted to match U.S. Census data on age, gender, race, ethnicity and region. The survey was fielded from July 23 to August 17, 2020.

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