

A photograph of a middle-aged couple walking along a sandy beach at sunset. The man, on the left, is wearing a light gray turtleneck sweater and is smiling. The woman, on the right, is wearing a green jacket over a striped sweater and is also smiling. They are both looking towards the right. The background shows the ocean, a sandy beach, and distant hills under a warm, orange-hued sky.

Morgan Stanley

Please Join Us for a Seminar on

# Planning for Long-Term Care

## The Importance of Planning for Long-Term Care

About 70 percent of people over the age of 65 will need long-term care services, and these services may be costly. Are you financially prepared for the cost of long-term care if you should need it? Planning for long-term care now can help give you more choices and more control over how and where you receive care.

Join us for an informative seminar that will help you develop a thorough understanding of:

- Why it's important to talk about long-term care
- The cost of long-term care
- Your options for paying for long-term care
- Strategies for long-term care planning

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Guest speakers are neither employees of nor affiliated with Morgan Stanley Smith Barney LLC. Opinions expressed by guest speakers are solely their own and do not necessarily reflect those of Morgan Stanley Smith Barney LLC.

Since long-term care insurance is medically underwritten, you should not cancel your current policy until your new policy is in force. A change to your current policy may incur charges, fees and costs. A new policy may require a medical exam. Actual premiums may vary from any initial quotation.

Individuals should consult with their tax/legal advisors before making any tax-/legal-related investment decisions as Morgan Stanley and its Financial Advisors do not provide tax/legal advice.

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