



Plan for the future.
Protect your loved
ones.

With medical and technological advances, we are living better, healthier and longer lives. But that also means there is a greater need to prepare for the possibility of developing a chronic illness or suffering from a disabling accident. Having a Long Term Care insurance policy in place helps cover health care costs, safeguard your assets and give peace of mind to you and your family.



Costs – \$6,844 per month is the national average for a semi-private room in a U.S. nursing home.*



Assets – Preparing now for your future long term care costs will help protect your assets.



Family – Having long term care plans in place will help ease the physical, financial and emotional burden placed on loved ones.

EssentialLTC, NGL's Long Term Care insurance, can give you and your loved ones peace of mind that you secured your future and protected the assets you worked so hard to save.

With the rising costs of health care, including a Long Term Care insurance policy in your financial plan could potentially help you avoid the risk of needing to spend down assets to pay for care.

No one purchases Long Term Care insurance hoping to use it someday. Someone who is turning age 65 today has almost a 52% chance of needing some type of long term care services in their remaining years.**



NGL

**National Guardian Life
Insurance Company**

ICC21-NLTC-CF

* National average costs for long term care in the United States in 2016, <https://acl.gov/ltc/costs-and-who-pays/costs-of-care>

** <https://www.morningstar.com/articles/957487/must-know-statistics-about-long-term-care-2019-edition>

Our focus

Our focus at National Guardian Life Insurance Company (NGL) is to guide people on their financial journey and help them face life's financial challenges with confidence, dignity and grace. This is a true reflection of who we are and the values we believe in.

Our commitment to you is our main focus. We value our policyholders, offer high-quality products and provide superior customer service.

Secure your future.

Provide peace of mind
for your loved ones.



NGL's Strengths



Detailed financial information can be found at nglic.com/About/Financial-Information



*This is a financial strength rating which is not an assessment or recommendation of specific policy provisions, premium rates or services of the insurance company. A financial strength rating refers only to the overall financial status of the company and is subject to change.

A long term care insurance policy explains a policy's coverage, limitations and exclusions, along with what a policyholder must do to keep the policy active and what might cause the policy to be discontinued. For more information on policy costs and details of coverage, please contact your licensed insurance representative or a National Guardian Life Insurance Company long term care representative. An insurance agent may contact you. This is an insurance solicitation.

Ratings current as of 12/31/20. NGL reported \$4.4 billion in consolidated liabilities for 2020. Financials current as of 03/24/2021. Product underwritten by National Guardian Life Insurance Company (NGL), Madison, Wis. Product not available in all states. Policy form series: ICC16-NLTC100P

National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, a/k/a The Guardian or Guardian Life.

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