

Understanding the impact of cognitive impairments

No one wants to imagine their mental faculties will diminish and they'll need care, but the unfortunate truth is that dementia affects millions of Americans and their loved ones every year. Without a care strategy in place, a cognitive impairment could be the Achilles' heel of your clients' retirements.

- More than 6 million Americans are living with Alzheimer's disease, including an estimated 200,000 under the age of 65¹
- Nearly two-thirds (4 million) of those with Alzheimer's disease are women¹
- In 2022, family and friends provided more than 16 billion hours of unpaid care for people with Alzheimer's and dementia – valued at nearly \$272 billion¹
- By 2060, the number of people age 65 and older with Alzheimer's disease is projected to reach 13.8 million¹

The ultimate gift to your clients

Although these statistics can be staggering, it's a reality. Alzheimer's disease – and providing care to those affected – is one of the greatest challenges our country will face over the next 30 years.¹ Working with your clients to develop a strategy to address potential care needs if a cognitive impairment arises may be the ultimate gift you can give them and their families.

There are many different types of products and services that can help clients manage long-term care or chronic illness expenses. It's important to help clients understand their options and incorporate a solution that can address potential care needs into their overall financial strategy.

Avoiding unexpected detours

The need for care can throw off even the best-laid financial strategies. Here are some steps to help your clients avoid an unexpected detour:

- Use our How to Create a Long-Term Care Plan worksheet to help guide your care conversations
- Assess your clients' current and future financial status. Help them decide what type of care strategy they would like to put into place.
- Determine the appropriate funding solution to help ensure their strategy will be executed and financially supported



Learn more

To complete your clients' care strategies and address potential cognitive impairments, contact your Life Sales Support Team today:

1-888-900-1962 (Independent Distribution)

1-877-696-6654 (Securian Financial and Broker-Dealer)

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