



A Division of The Community Bank

Long-Term Care and Estate Planning

A Wealth of Experience and Trust

The Community Bank Building • 113 North Fifth Street, Suite 104 • P.O. Box 2501 • Zanesville, OH 43702 • Phone 740-453-0620

Long-Term Care

It is estimated that seventy percent (70%) of people over the age of 65 will need long-term care services at some point in their lives. Statistics show that greater than forty percent (40%) will need nursing home care for some length of time.

Long-term care offers a variety of medical and non-medical assistance for the elderly or for people who have a disability or chronic illness. Long-term care services can be received at home or in a number of settings, depending upon your preference, level of independence and ability to pay for the costs of care.

Your financial professionals at Community Financial Advisors (CFA) can assist you in finding a policy to fit your needs. CFA can help you understand exactly what your policy will or will not cover. For example, if you choose coverage for home care, will you have to use an agency or can you hire an independent caregiver? If your policy covers assisted living, will it cover the cost of housing or only the care that you receive? CFA can help you make informed decisions that will best address your unique needs and give you peace of mind.

Estate Planning

To put it simply, estate planning involves deciding how you want your assets distributed after you die (or become unable to make your own financial decisions).

It is never too early to start. CFA can assist you in taking inventory of all your assets. These include your investments, retirement accounts, insurance policies, real estate, business interests and valuable items. You will need to decide what you want to achieve with those assets and who you want to inherit them. This is also the time to think about people you would trust to handle your business affairs and medical care in the event that you become incapacitated.

Whether your need is a simple will or a more complex trust agreement, CFA is willing to serve as your fiduciary. CFA provides an impartial approach in dealing with beneficiaries as well as providing professional investment management services. The CFA professionals can assist you in crafting trust and estate strategies that help preserve the value of your estate by establishing parameters for the distribution and use of assets, minimizing estate taxes, facilitating the probate process and providing financial protection and care for your beneficiaries.

Securities and Advisory Services offered through LPL Financial, a Registered Investment Advisor. Member FINRA/SIPC.

Insurance products offered through LPL Financial or its licensed affiliates.

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| Not FDIC Insured | Not Bank Guaranteed | May Lose Value | Not Insured by any Federal Government Agency | Not a Bank Deposit |
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