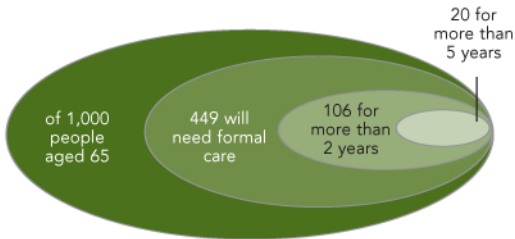


WHAT'S THE REAL RISK OF NEEDING LONG-TERM CARE?



SOURCE: Industry data compiled by Dawn Helwig, FSA, Milliman, USA