



# DR. BOB POKORSKI

## The 5 Ws of Chronic Illness Care

We may not be able to prevent the need for chronic illness care, but we may be able to decrease the financial impact with better planning. **Are you prepared?**

Prudential is proud to offer an illuminating study on chronic illness presented by industry expert Dr. Bob Pokorski. This thought-provoking work provides an in-depth look at the current state of chronic illness care in America.

**7 IN 10** PEOPLE AGE 65 AND OLDER WILL NEED CHRONIC ILLNESS CARE<sup>2</sup>



**3 in 10 Americans age 40 and older say growing older is something they “just don’t want to think about.”<sup>1</sup>**

This sentiment is common in those who worry about being a burden to their families. But, as you will learn from this research paper, it’s an issue that needs to be addressed.

The study focuses on how chronic illnesses affect those who need the care, those who provide the care, and those who will need to pay for the care. It offers relevant data on a wide range of chronic illness care topics, including dementia and Alzheimer’s disease, the effects of widowhood, how traditional and non-traditional families cope ... and much more.

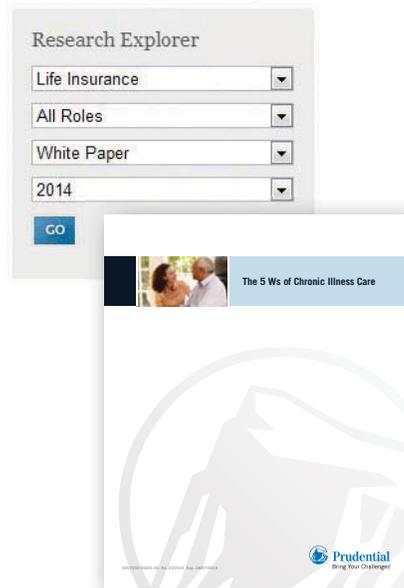
Dr. Bob’s study is built around the idea that there are **5 Ws of Chronic Illness Care**.

These 5 Ws are:

- **Who** will need chronic illness care?
- **Why** will chronic illness care be needed?
- **Where** will chronic illness care be provided?
- **When** will chronic illness care be needed?
- **What** duration of chronic illness care will be needed?

Learn how you can mitigate the financial impact of a chronic illness. [Click here](http://research.prudential.com) to download a copy of the study or go to <http://research.prudential.com>. In the Research Explorer box, select **Life Insurance** in the first drop down box; select **White Paper** in the third drop down box; select **2014** in the final drop down box; click **GO**.

**Talk to a financial professional about how life insurance can help you protect and prepare for your future!**



<sup>1</sup>Commission on Long-Term Care. Report to the Congress. September 30, 2013.

<sup>2</sup>U.S. Department of Health and Human Services: National Clearinghouse for Long Term Care Information, 8/2013. <http://longtermcare.gov/the-basics/who-needs-care/>. (Accessed 1/21/2015)

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