



Kimberly Catale | Brian Catale & Associates

For the last 20 years, Operation Veteran Benefits, and Kimberly B. Catale have specialized in care planning for senior citizens aged 50 and up. Kimberly has helped families receive over \$100 million in government benefits. Many families ask us, What is care planning? It essentially means, planning for paying for care if you move to an independent or assisted living community. People who don't have previous experience with an aging parent, do not understand what often happens later in life, believing they will pass away in their own home. While we hope that happens, according to statistics, 69% of seniors will need some kind of care during their life and 15.2% of people who turned 65 years old between 2015 and 2019 have spent over \$450,000 for 5 years of care. That's a big number to digest. Financial advisors would probably recommend old-school long-term care insurance. But not us. There are better alternatives out there, alternatives where you can turn a small asset into care for both husband and wife for their whole life. Kimberly also help's family's look at options on injecting government benefits into your income stream. Many families do not know that they can qualify for many government benefits. Many think government benefits are for people living in poverty, but that's just not the case. We specialize in all government benefits. **724-591-8479 | www.bcatale.com**



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