CoverDad

THE DAD JOURNEY · STAGE 04

FOR EMPTY NESTERS

The kids are grown. The plan changes now.

With the nest quiet, the job shifts from building your savings to making them last — and protecting your care and your legacy.

WHAT'S INSIDE

- What changes when the nest empties
- The priorities now
- Your two ready guides
- How to get help when you want it

Pre-Dad › New Dad › Busy Dad › Empty Nester

We've got your back — for the whole journey.

getcoverdad.com/covercare

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THE SHIFT

From building the number to living on it

For decades the goal was to *grow* the nest egg. Now it's to turn it into income that lasts, protect against the cost of care, and pass on what's left cleanly. Four priorities define this stage.

1 Long-term care planning

The cost most likely to derail a retirement. Planning before you need it — through living benefits, dedicated coverage, or a hybrid — protects both your savings and your family.

PLAN BEFORE YOU NEED IT

2 Retirement income that lasts

Turn savings into a paycheck that survives a long life *and* a bad market at the wrong time. Guarantees and buffers do the heavy lifting.

MAKE IT LAST

3 Social Security timing

When you claim can be worth tens of thousands over a retirement, and it affects a surviving spouse. Getting the timing right matters.

WORTH GETTING RIGHT

4 Legacy & estate

Life insurance for legacy, up-to-date beneficiaries, and a clean handoff so what you built lands where you want it — with less friction for your family.

A CLEAN HANDOFF

The one-line version

You spent decades building it. This stage is about making sure it **lasts as long as you do** — and lands where you want it. Two of our deep-dive guides already cover the biggest pieces.

START WITH THESE

Your stage has the most built out

Good news — the two biggest retirement risks already have full guides ready. Start there, then bring it together with an agent.

1. **Understand the two big retirement risks**
   Read **"Will Your Money Last as Long as You Do?"** on longevity and sequence-of-returns risk — and how to defend against both.

2. **Plan for care before you need it**
   Read **"Long-Term Care, Made Simple"** — what it is, why the odds are higher than most think, and the two ways to plan.

3. **Tie it together with an agent**
   Bring in Social Security timing, an income plan, and legacy — a licensed CoverDad agent maps it to your situation.

Your guides are ready now

This is the most built-out stage in the system — **two full deep-dive guides** are ready today. Ask us for them, or download them alongside this one.

YOUR DEEP-DIVE GUIDES

Ready to read now

✓ Ready **Long-Term Care, Made Simple** — what LTC is, the real odds and costs, and standalone vs. living benefits.

✓ Ready **Will Your Money Last as Long as You Do?** — longevity + sequence-of-returns risk, and the playbook to beat them.

Also Ask about **annuities & guaranteed income** and **legacy life insurance** options for this stage.

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WHERE COVERDAD COMES IN

Make it last — and land where you want

CoverDad is the insurance home for dads. We'll help you turn savings into lasting income and protect your care and legacy — start online, or talk to a licensed agent. Your call.

1

Know your number

Get clear on the income you'll need and how long it may have to last.

2

Build the plan

A licensed CoverDad agent maps income, care, and legacy to your goals.

3

Put it to work

Combine guarantees and growth so long life and bad timing are both covered.

Ready to make it last?

Have a real conversation about income, care, and legacy with someone who does this for a living — and who's a dad, too.

Talk to a licensed CoverDad agent →

getcoverdad.com/covercare · help@getcoverdad.com

IMPORTANT DISCLOSURES

General education. CoverDad is a brand of Lasa Links Insurance, Inc., a licensed insurance agency. This guide is general educational information only — not insurance, financial, tax, investment, or legal advice, and not a recommendation to buy any specific product or security. Availability, features, and pricing vary by state and carrier. We do not guarantee any rate of return, income amount, approval, or outcome. When you purchase coverage through us, we may receive a commission. Consult a qualified financial and tax professional.

Long-term care & living benefits. Long-term care insurance is a separate product from life insurance. Accelerated Benefit Riders on life insurance are not long-term care insurance and are not a substitute for it; accessing benefits early reduces the death benefit and any cash value and may be taxable or affect public-assistance eligibility.

Annuities. Annuity guarantees are subject to the claims-paying ability of the issuing insurer. Annuities may carry surrender charges, fees, and holding-period limitations, and are not bank deposits and not FDIC/NCUA insured. Withdrawals may be taxable and, before age 59½, may incur an additional penalty.

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