

# CONVERSATION STARTERS

## INDIVIDUAL PLANNING

According to the US Administration on Aging  
 70% of individuals turning 65 will need Long-Term  
 Care at some point in their lives

## DISCUSSING LONG-TERM CARE PLANNING WITH WOMEN

*As boomers are retiring, the need for Long-Term Care will continue to increase over the next few decades*

### 4 REASONS TO CONSIDER HYBRID LIFE OR LIFE W/ LTC OPTIONS

1	<p><b>Your premiums are locked.</b> While traditional "LTC-only" coverage might initially have lower premiums, they have typically increased by about 35-50% every 5 to 7 years, With a Hybrid Plan, your premiums are set in stone.</p>
2	<p><b>Any LTC coverage not used remains in a death benefit pool.</b> If you have a \$500K death benefit and only use \$200K for Long-Term Care, the remaining \$300K goes to your beneficiaries as a tax-free death benefit.</p>
3	<p><b>LTC payments go to the proposed insured - not the caregiver.</b> Many of our carriers offer indemnity rather than reimbursement. This means if a friend or family member is providing care, you can pay them rather than an in home nurse or traditional caregiver.</p>
4	<p><b>There is inflation protection you use no matter what.</b> If an individual uses a permanent product with an LTC or Chronic Illness Rider, we can provide an increasing death benefit option, which provides additional long term care coverage. If you don't use it for additional LTC coverage, it may lead to a larger death benefit or cash value in the case you want to surrender the policy.</p>

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