



# LIVING BENEFITS – CONVERSATION STARTERS

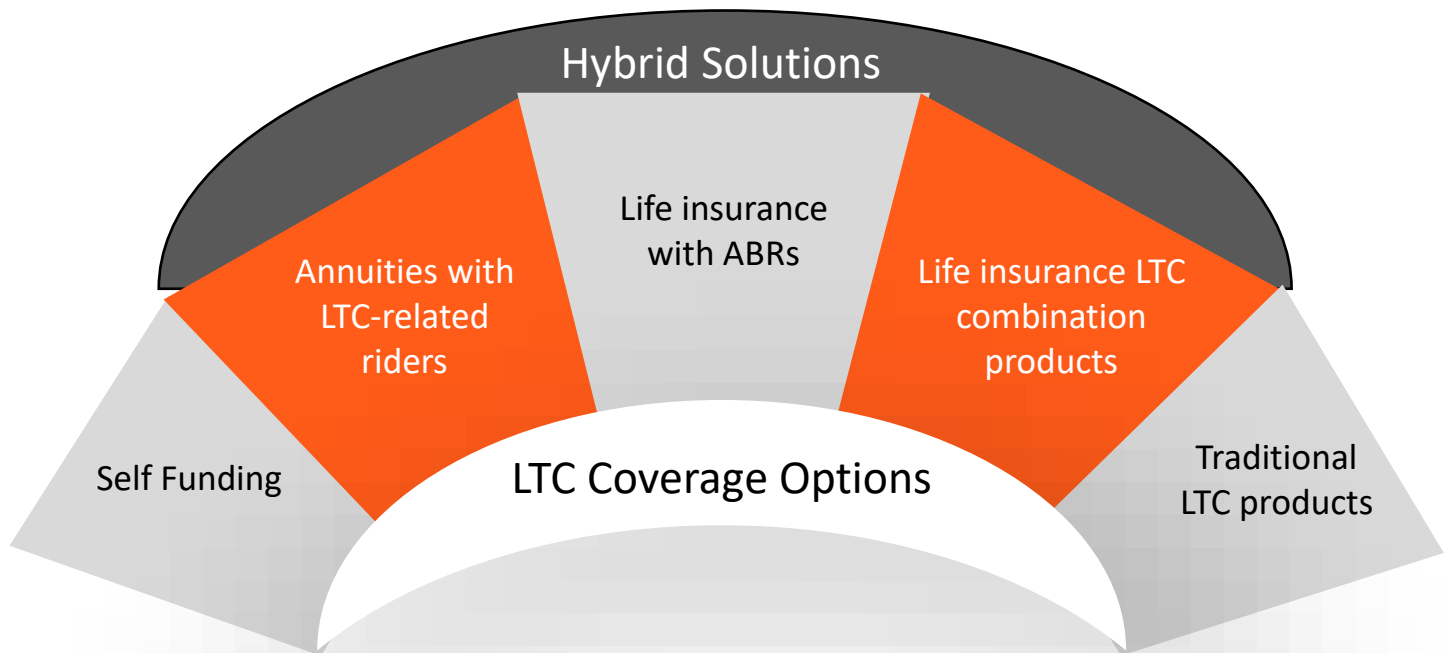
INDIVIDUAL PLANNING SOLUTIONS

## PROTECTING CLIENT WEALTH FROM LONG-TERM CARE EXPENSES

Planning for long-term care expenses can be overwhelming for clients — and challenging for financial professionals. Although clients don't want to envision themselves in a compromised state of health, they want their trusted professionals to explain what they need to do keep their finances, and their families secure.

Here's a simple way to show a client the range of LTC options and how clients can maintain control of their assets while creating a plan to protect against the increasing cost of LTC.

### THE DECISION TREE



#### To help determine the right fit for your clients:

- Make it priority and help them understand the impact the cost of LTC could have on their finances.
- Explain to them the importance of having a plan to cover unexpected Long-Term Care expenses and getting it in place while the client is healthy.
- Ask them how they envision paying for Long-Term Care. By listening to their response, you'll be able to explain the options available to meet their need and their preferred method of funding.

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