

A BETTER WAY TO LEAD THE CONVERSATION

Many of your clients will need death benefit protection. During retirement they may also need tax-free income to help reduce taxes. Using life insurance can help meet both of these needs. To start the conversation with your client start with these talking points.

LEAD THE TAX CONVERSATION	
TALKING KEY POINTS	ADDITIONAL TALKING POINTS
<ul style="list-style-type: none"> Effective for those who are more social and open about their loved ones and their feelings 	<ul style="list-style-type: none"> Effective for those who are more concerned about the facts and addressing the issues at hand
<ul style="list-style-type: none"> Ask if she's had a personal experience with long-term care. Ask about her parents. Are they still alive? Then ask about longevity in her family. Because women may not want to burden their children, remind her of the potential financial impact to caregivers. Discuss the increased risk of depression and anxiety for caregivers. Many women want to stay in their home as long as possible. Find out if this matters to her. Ask how she would pay for care. 	<ul style="list-style-type: none"> Simply ask about her plan for care. If she wants to self-insure, ask her which assets she would want to sell first. How would she feel about making significant liquidations to cover expenses? If she's married or with a partner, ask if she thinks they would be able to provide care. If she's single or divorced, ask who would take care of her. Ask how she would feel if her legacy disappeared, or would she rather protect it. Show her the average cost of care in her area.
<ul style="list-style-type: none"> When a client knows someone who needed long-term care, she is primed for the conversation. Seeing a loved one, friend or family member deal with a compromised health condition is a great motivator to discuss the financial, physical and emotional risks. If she hasn't had a personal experience with long-term care, you can discuss how long-term care could affect her, her loved ones, and her long-term financial security. 	<ul style="list-style-type: none"> It gets right to the point and can illuminate all the issues she may not have considered. When you inquire about selling assets, it helps her understand the potential financial risks associated with unplanned long-term care expenses. By showing her the numbers, you can identify any gaps in her financial plan.

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