



LEAD THE LONG-TERM CARE CONVERSATION
YOUR CLIENTS ARE DISCUSSING LONG-TERM CARE. MAKE SURE THEY START WITH YOU.

Long-term care planning is more than identifying a funding source. It is about building a comprehensive strategy that not only covers the cost of care services, but also helps prepare your clients' loved ones for the tough financial, emotional, and administrative decisions they may need to make on your clients' behalf. Take a look at four client profiles with payment options that may work best.

Cash-Strong Clients

Can contribute \$50,000 to \$500,000 in premiums.
Single to 3-pay premium.

They're selling a business, their home or may have CDs about to mature.

Clients: _____

Pre-Retirees

Can contribute \$5,000 to \$50,000 in annual premiums.
5 to 10-pay premium.

They have a date with retirement and the cash flow to put into a long-term care policy for wealth protection.

Clients: _____

Retirees Focused on IRAs, Required Minimum Distributions (RMDs) and Annuities

Can contribute \$5,000 to \$50,000 in annual premiums.
3 to 10-pay premium.

They are comfortable without extra income and want to reposition assets to help protect their wealth.

Clients: _____

Young Professionals

Can contribute \$5,000 to \$50,000 in annual premiums.
May receive an annual 5 to 40-pay premium.

They are concerned about long-term care for a parent and the impact it may have on their own wealth or want to get an early start on protecting themselves.

Clients: _____

Contact your Sales Representative to customize a plan.

Ask your client these questions, and we'll get started.

- Will they supplement their healthcare protection from cash savings or cash flow?
- Is your client married or single?
- What is their local cost of care?

Corporate Headquarters: 800.543.5555
Miami Office: 800.683.3077

RELATIONSHIPS FIRST