

Dear Valued Client/Friend:

We have all heard stories and possibly had personal experience with a friend or family member encountering financial hardship due to an extended stay in an assisted living environment or nursing home. I am very concerned about this and feel it is appropriate as your friend/agent to make you aware of the financial preparations that would be necessary in the event you or your spouse has the need for LONG TERM CARE. Most Americans do not have a plan and would suffer financial hardship if they required such an extended stay.

Long Term Care Insurance is not for everyone – perhaps not even you. However, for many, transferring the significant risk of Long Term Care costs to an insurance policy is an approach you may want to consider. The goal is to conserve the investment portfolio and allow the retirement plan to remain intact and be transferred to future generations without Long Term Care expense depletion.

Think of Long Term Care Insurance as another “Income Source” to help pay bills, to complement your Social Security, Savings and Retirement Plan, so again, liquidation is not a concern.

To make purchasing Long Term Care Insurance very appealing for business owners, Congress has provided tax incentives which help subsidize the purchase of Long Term Care Insurance, while allowing the benefits received to be non-taxable.

Please call me and I’ll be happy to review your individual situation to determine if Long Term Care Insurance is right for you. I am able to provide you a choice of plans from the major quality carriers in the Long Term Care Insurance market. I look forward to talking with you.

Sincerely,