

LTCi

the

EZ SALE

3 Pieces to the LTCi Presentation:

“CONCEPTUAL”

Your client must be able to visualize what the potential problem is and how LTCi can help solve the problem.

- 1) Retirement Plan Protection—The 2 largest assets we own are our house and our retirement plan. If we have a significant health problem and need cash, nobody will be cashing out their home which leaves the choice of starting to deplete the retirement account. How much of that retirement account will be left upon death?
- 2) Has your client had a personal experience with a relative needing long term care?
If yes, they understand the importance of LTCi.
- 3) Is the husband prepared to be a caregiver for his wife?
The majority of men can't handle that.
- 4) The Government gives you a Tax Deduction, up to 100% of the premium, if you are a business owner... what a benefit!

“PRICE”

If your client agrees conceptually of the importance of LTCi, then price is the next issue. Show examples of 2 different daily benefits with 3 different benefit years. This will give your clients a price range and help them decide on what price is affordable to them.

“THE CLOSE”

To summarize, we spoke about how LTCi can help prevent the depletion of your assets in the event of a health issue; now for a reality check:

Ask the wife to stand up and see if she can pick up her seated husband from where he is sitting and move him to her chair. The majority of women cannot do this, that's why people buy Long Term Care Insurance.

For more LTCi information or quotes, please call us at
800-477-8446 or 860-233-3626 or visit us at www.meritins.com

MERIT INSURANCE SERVICES, Inc.
639 Prospect Avenue West Hartford, CT 06105
“Your LTCi Agency of Choice”