

10 reasons why you should be talking with your clients about long-term care – now¹

Your clients are counting on you to help them feel confident about their future.

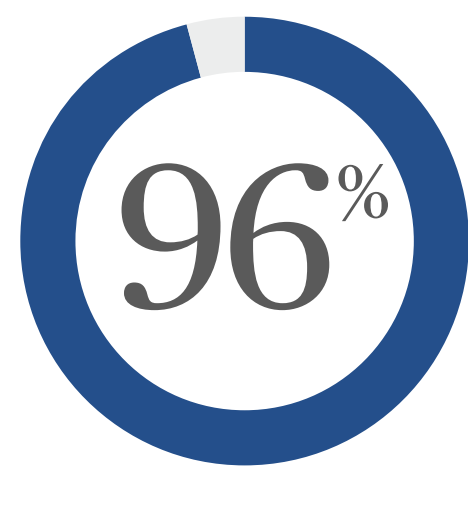
That's why 9 out of 10 individuals surveyed believe their financial professional should be discussing long-term care planning with them.¹

They need your guidance and experience.



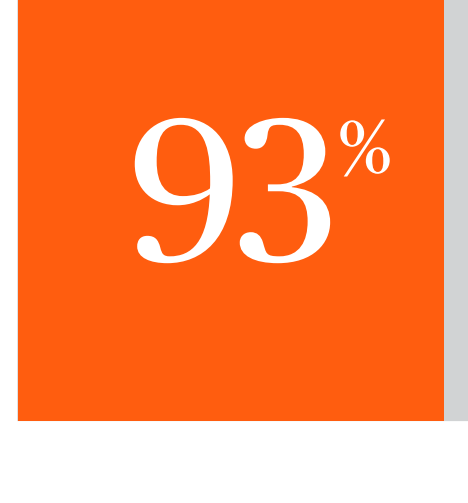
96% of Americans surveyed believe that it's more important to plan for long-term care in advance of needing it.

Their loved ones are counting on you.



96% of Americans surveyed feel it's important for families to talk about their long-term care preferences.

It's beneficial to act sooner rather than later.



93% of financial professionals surveyed agree that people wait too long before discussing plans and options.

Medicare and Medicaid won't cover it.



If qualified, Medicare will likely be insufficient and Medicaid does not account for your clients choices or preferences.

They don't want to foot the bill.



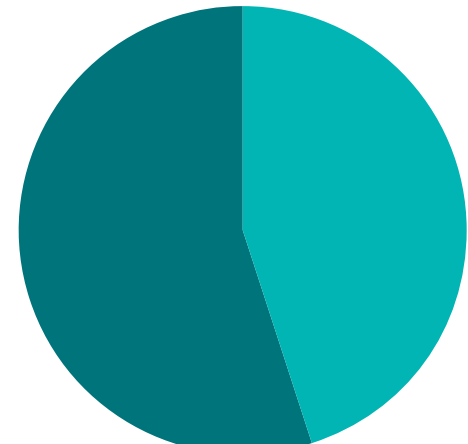
9 out of 10 financial professionals surveyed agree that even for those who can self-insure, long-term care coverage can provide tax-free financial leverage.

It may cost more than they think.



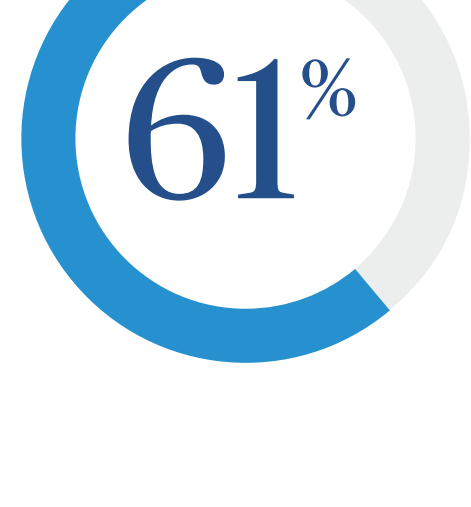
Surveyed Americans far underestimate the potential cost of long-term care, which can amount to more than twice as much as what they assume.

Their spouse may not be on the same page.



More than half of Americans surveyed say having a spouse is their long-term care insurance.

Their family needs a plan.



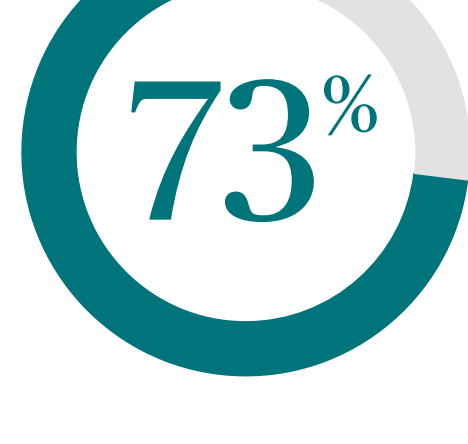
61% of sons and nearly half of daughters surveyed hope they don't become their parents' caregiver.

Planning for professional caregiving is often a smarter idea.



78% of individuals surveyed worry that they would not be able to provide adequate care if somebody in their family needed it.

Good health doesn't make your clients exempt from planning.



73% of surveyed Americans believe that living a healthy lifestyle is the answer. But living a healthy lifestyle may mean you'll live longer and face health-related risks associated with aging.

Ask your Lincoln representative about an array of long-term care planning resources to help you succeed.

¹VerstraResearch, "2020 LTC Marketing and Thought Leadership Research, Findings from Surveys of Advisors and Consumers," October 2020.

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