

Dear [Client Name],

Nearly half of Americans will require long-term care at some point in their life, and while the cost of care is on an upward trend there is good news. You are now able to include long-term care protection without having to purchase a separate policy or risk wasting premiums, should you never require long-term care.

In the United States, the average *monthly* cost of long-term care is expensive.

- Cost of staying in an assisted living facility: **\$4,051/per month**
- Cost of a home health aide at your residence: **\$4,385/per month**
- Cost of a private room at a nursing facility: **\$8,517/per month**

Hybrid policies allow you to add a long-term care benefit to your permanent life insurance which covers long-term care expenses while retaining the death benefit associated with regular permanent life insurance. Hybrid policies have fixed premiums that won't increase over time and offer flexible payment options.

Facing the reality of an uncertain future isn't as difficult when we are prepared for it. Long-term Care Insurance Awareness month is about facing the future with clarity and peace of mind. Feel free to reach out to me and see what options are available to you in order to secure your future in any event. I look forward to helping you in every way I can.

Sincerely,