

Dear [Client Name],

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.

November is officially Long-term Care Insurance Awareness month! As you look forward to retirement, it's important to reflect on the best ways to protect the assets you worked so long to acquire. Nearly half of Americans age 65 today will require long-term care at some point in their lives. This makes it a good time to consider some of the facts surrounding long term care and the steps that you can take today to protect your financial health down the road.

Long-term care becomes a necessity when an illness or accident prevents you from performing daily tasks without professional assistance. While your permanent life insurance policy can protect your loved ones in the event of your passing, it does not necessarily account for the financial strain of finding yourself in a long-term care situation. Additionally, while Medicare will help cover short stays in a skilled nursing facility but will not cover long term needs. The costs can quickly overwhelm your financial resources. Consider these statistics.

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**

Retirement should be a time to enjoy life without worry. Long-term Care Insurance Awareness month is about facing the future with clarity so that you can have peace of mind in retirement. 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,