



**Start the
Conversation!**

LTC
AWARENESS
MONTH
NOVEMBER 2016

How will your clients pay for LTC services?

People work a lifetime to accumulate assets to see them through retirement. Unfortunately, relying on those assets to fund long-term care services may mean:

- Selling stocks or property, cashing in CDs or dipping into 401(k) or savings accounts
- Paying unexpected capital gains tax, income tax and potential surrender charges
- Foregoing returns the liquidated assets were expected to generate

- Abandoning plans to leave an inheritance to children and grandchildren

Get the Conversation Going

Ask potential clients this question: **Which asset would you use to pay for long-term care services?**



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Be sure to check [Forms & Materials](#) for materials approved for use in your state.

Concept Marketing

Use this postcard and brochure to reach out to potential clients. You'll find more LTC sales concepts on [Sales Professional Access](#).

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