

[Date]

[Client Name]

[Client Address]

[City, State, Zip]

Dear [Client Name],

We have spent years working together to build your financial foundation and ensure your family's future is secure. However, there is one significant risk that could impact the legacy you are working so hard to leave behind: the rising cost of long-term care.

Statistics show that many of us will require some form of assistance as we age. Without a dedicated plan, the high costs of home health care or assisted living can quickly deplete savings and assets intended for your loved ones.

I would like to discuss modern Long-Term Care solutions that can help you:

- Protect your retirement portfolio from healthcare inflation.
- Maintain your independence and choice of care settings.
- Ensure your estate passes to your heirs as intended.

Many of today's options offer flexible benefits-some even provide a return of premium or a death benefit if care is never needed. This means your premiums are never "wasted."

I will follow up with you next week to see if you have any questions, or you can call me at [Your Phone Number] to schedule a brief review.

Best regards,

[Your Name]

[Your Title]

[Company Name]