

[Date]

[Client Name]
[Client Address]
[City, State, Zip]

Dear [Client Name],

As we continue to work together on your financial security, I want to address an important topic that often gets overlooked in retirement planning: the potential need for long-term care.

Statistics show that a majority of individuals over the age of 65 will require some form of long-term care services during their lives. Without a specific plan, the high costs of home health care, assisted living, or nursing home stays can quickly impact the assets you have worked so hard to accumulate.

I would like to schedule a brief meeting or call to discuss:

- Current costs of care in our area.
- The limitations of Medicare regarding long-term custodial care.
- Modern options, including traditional coverage and hybrid life insurance policies.
- Strategies to protect your independence and your family's financial future.

I will follow up with you in the coming days to see if you have any questions. Alternatively, please feel free to contact my office at [Phone Number] or [Email Address] to set up a time to talk.

Thank you for your continued trust.

Best regards,

[Your Name]
[Your Title]
[Company Name]