

[Date]

[Client Name]

[Client Address]

[City, State, Zip]

Subject: Protecting Your Future with a Long-Term Care Enhancement

Dear [Client Name],

As we review your current financial strategy, I want to ensure your life insurance policy continues to meet your evolving needs. While your policy provides essential protection for your beneficiaries, many policyholders are now looking for ways to protect themselves during their lifetime as well.

Recent statistics show that a majority of individuals over age 65 will eventually require some form of long-term care. These costs can be substantial and can quickly impact your retirement savings. By adding a Long-Term Care (LTC) Rider to your existing or new life insurance coverage, you can create a dual-purpose solution:

- **Live Benefits:** Access a portion of your death benefit to pay for home health care, assisted living, or nursing home expenses.
- **Death Benefit:** If you never need long-term care, your beneficiaries receive the full death benefit as originally planned.
- **Asset Protection:** Helps preserve your other investments and savings for your family.

Adding this enhancement is often more cost-effective than purchasing a standalone long-term care policy and provides the peace of mind that your coverage works for you, no matter what the future holds.

I would like to schedule a brief call next week to discuss how this enhancement could work for your specific policy. Are you available on [Day] at [Time]?

Sincerely,

[Your Name]

[Your Title]

[Your Phone Number]

[Your Email]