

[Date]

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

Dear [Client Name],

As a valued life insurance client, your financial security has always been our top priority. We are writing to you today to discuss an important aspect of long-term planning that often goes unaddressed: the rising cost of extended care.

While your current life insurance policy provides excellent protection for your beneficiaries, many of our clients are now looking for ways to protect their own retirement savings from the high costs of home health care, assisted living, or nursing home stays. Statistics show that the need for long-term care is increasing, and these expenses can quickly impact a well-planned estate.

The good news is that long-term care solutions have evolved. Many modern options now allow you to:

- Leverage your existing assets to create a tax-free pool of money for care.
- Add "living benefit" riders to life insurance policies.
- Ensure that if you never need care, your premiums are returned to your beneficiaries as a death benefit.

We would like to offer you a brief consultation to review your current coverage and explore whether a long-term care solution fits your current goals. This is a proactive way to ensure you maintain your independence and protect your legacy.

Please contact our office at [Phone Number] or reply to this email at [Email Address] to schedule a convenient time to talk.

Thank you for placing your trust in us.

Sincerely,

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