

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Phone Number]  
[Email Address]

[Date]

[Recipient Name]  
[Recipient Address]  
[City, State, Zip Code]

Subject: Bridging the Gap in Your Long-Term Care Protection

Dear [Recipient Name],

As we plan for the future, one of the most significant risks to a stable retirement is the rising cost of long-term care. While many believe that health insurance or government programs will cover these expenses, there is often a substantial gap between what is covered and the actual cost of care.

I am writing to help you bridge this gap. Long-term care protection is not just about medical needs; it is about preserving your independence, protecting your assets, and ensuring your family is not burdened with difficult financial decisions. Without a dedicated plan, the cost of home health care, assisted living, or nursing facilities can quickly deplete a lifetime of savings.

There are several modern options available to provide this security, including:

- Traditional Long-Term Care Insurance
- Hybrid policies that combine Life Insurance with Care Benefits
- Asset-based protection strategies

I would like to schedule a brief conversation to review your current roadmap and identify any potential gaps. My goal is to ensure you have a strategy in place that provides peace of mind for you and your loved ones.

Please let me know if you are available for a call or meeting on [Day of Week] at [Time].

Sincerely,

[Your Signature]

[Your Printed Name]  
[Your Title/Company]