

[Date]

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

Dear [Client Name],

Thank you for trusting us with your [Current Policy Type, e.g., Home/Auto] insurance needs. We value our relationship and remain committed to protecting your financial future.

As we plan for the years ahead, many of our clients are beginning to focus on "aging gracefully." While we all hope to remain independent, the reality is that 70% of people over age 65 will eventually require some form of long-term care. Standard health insurance and Medicare often do not cover these costs, which can quickly impact your hard-earned savings.

We are reaching out to introduce our Long-Term Care (LTC) planning options. These solutions are designed to give you choice and control over how you receive care-whether that is in the comfort of your own home or at a premier facility-without placing a financial or emotional burden on your family.

A Long-Term Care policy helps you:

- Protect your retirement assets and inheritance for your heirs.
- Access quality professional care on your own terms.
- Relieve family members from the physical and financial stresses of caregiving.

Since premium rates are based on age and health, the best time to explore your options is now. I would like to schedule a brief 15-minute call to discuss how an LTC strategy fits into your current portfolio.

Please contact me at [Phone Number] or [Email Address] to set up a time to talk. I look forward to helping you protect your peace of mind.

Best regards,

[Agent Name]
[Agency Name]
[License Number]