

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Subject: Financial Security and Long-term Care Evaluation

Dear [Client Name],

Following our recent discussion, I have completed a preliminary evaluation of your financial security plan with a specific focus on long-term care (LTC) requirements. The purpose of this assessment is to ensure that your retirement assets remain protected should you or your spouse require extended medical or personal care.

Based on your current financial profile, we have identified the following areas of focus:

- **Asset Protection:** Analysis of how potential care costs may impact your primary savings and investment portfolio.
- **Income Continuity:** Ensuring that the cost of care does not compromise the monthly income needed for the healthy spouse or household expenses.
- **Coverage Gaps:** Review of existing health insurance, Medicare, or supplements and identifying what they do not cover regarding custodial care.

We have outlined several strategies to mitigate these risks, including [Insert Strategy, e.g., Traditional LTC Insurance, Hybrid Life/LTC Policies, or Self-Funding].

Attached to this letter, you will find a detailed breakdown of the projected costs of care in your area and how various funding scenarios would affect your long-term wealth projections.

I would like to schedule a follow-up meeting on [Date/Time] to review these findings in detail and select the appropriate course of action to secure your estate.

Sincerely,

[Your Name]

[Your Title]

[Company Name]

[Phone Number]