



# Long Term Care Client Script

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**Question:** Do you have long term care insurance to protect your assets?

**Answer:** No

**Advisor Statement:** In that case we should probably identify which asset or assets you would liquidate first in the event you face a medical long term care event.

**Client:** What do you mean?

**Answer:** Many people are reluctant to purchase long term care insurance, which can be quite expensive. I am often asked by clients; what if I pay for long term care insurance for 20 years or more and never need it? I will have spent all of the money for nothing.

**Advisor Statement:** **The problem is that by doing nothing, clients are leaving their assets virtually at risk in the event of a long term care event.** The U.S. Department of Health and Human Services estimates that 70% of all individuals age 65 or older will need some type of Long Term Care.

As of March 26, 2009 HHS reports that the national average costs of long term care are:

- **Nursing home, semi private room: \$181 per day or \$66,065 per year**
- **Nursing home, private room: \$250 per day or \$74,825 per year**
- **Home health aide: \$25 per hour**

It is critical to protect your hard earned assets from the financial devastation caused by long term care expenses.

There is an excellent product offered by Lincoln National Life that can allow you to allocate an asset or assets in such a way so as to protect other assets. Let me explain how it works. It provides three essential benefits.

1. **It creates a “bucket of money” for long term care expenses.**
2. **It establishes a tax free death benefit in excess of your premium payment.**
3. **It comes with a 100% money back guarantee if you ever need the money.**