

10 reasons WHY you should be **TALKING** with your clients about long-term care - NOW



It's good for business.

90% of consumers surveyed feel their financial advisors should discuss LTC plans with them. If you're taking the initiative, they'll appreciate that you're developing a relationship with them... and that you care.

It costs more than they think.

Americans far underestimate the potential cost of long-term care, which can amount to nearly twice what they assume.

Medicare and Medicaid won't cover it.

Medicare may only pay for a portion of skilled nursing costs up to 100 days, and that's if they qualify. Medicaid is only available to those with limited assets and income.



Their family needs a plan.

72% of those surveyed worry that they would not be able to provide adequate care if somebody in their family needed it.



It's part of a retirement plan.

95% of advisors believe that it's important for clients to consider long-term care planning as part of their retirement strategy.



Their loved ones are counting on you.

61% of sons and more than half of daughters hope they don't become their parents' caregivers.



It pays to act sooner rather than later.

97% of Americans agree that families ought to discuss plans for long-term care before it's actually needed.

Count on **DBS** to help navigate the long-term care conversation.

We're the experts on long-term care and life insurance. We'll help you see the need, identify your prospects, and begin the conversation. We'll help you understand the various options and how to determine which solution works best for each client situation!

800.869.1327

7 of 10 Americans turning 65 will face the chance of needing long-term care during their remaining years.



Even for those who can self-insure, long-term care coverage can provide tax-free financial leverage.



If your clients are single, the need is greater, especially if they are women.



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