

Take advantage of favorable long-term care tax deductions for business owners and self-employed

Dear [NAME]

Every business owner or self-employed individual looks to take advantage of every possible tax deduction.

The U.S. Congress proposed the Week of November 4 - 10, 2007 be declared **Long-Term Care Awareness Week** "urging the people of the United States to recognize such a week as an opportunity to learn more about the potential risks and costs ... and the options available."

Are you aware that business owners enjoy special tax-advantages?

The Federal government and a growing number of state tax codes now offer tax incentives to encourage Americans to take personal responsibility for their future long-term care needs.

Owners especially may benefit from these tax advantages. The cost of long-term care insurance protection **may be deductible** for themselves, for their spouses and sometimes even their parents.

Business owners may be able to offer long-term care insurance **on a selective basis** to whomever they choose (or just protect themselves and their spouse) without risking the loss of deductibility.

Plus, if you have employees, insurers now offer special discounts to businesses that cover even a small number of employees. Some make it possible for your own insurance protection to be **fully paid-up before retirement.**

If your tax professional has never talked to you about tax-advantaged long-term care protection, why not get the information you need to make an informed decision.

Find out how tax-advantaged long-term care planning today can protect your retirement savings and lifestyle tomorrow.

Call me at [xxx-xxx-xxxx]. Make Long-Term Care Awareness Week the time you start planning.

Sincerely

[AGENT SIGNATURE]

[TITLE] [INSERT LICENSE NUMBER IN CA and MT]