

It's important for women to plan for long-term care

Dear [NAME]

Plan today for tomorrow's needs.

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." We're proud to support this important educational campaign.

Why long-term care planning is important for women:

- ◆ Women live longer lives and, as a result, are more likely to need long-term care.
- ◆ Women make up almost two-thirds of home care recipients and 72% of nursing home residents.¹
- ◆ Women are more likely to experience a caregiving situation themselves and, as a result, understand why it's not desirable to have to rely on friends or family for care.

For these reasons and because planning for long-term care can help you protect your savings and give you the freedom to choose where to receive care, I encourage you to take action and plan today.

Another reason it's smart to plan today is because the cost of insurance rises each year you delay your purchase. Locking in a lower premium at a younger age is worth considering. More importantly, a change in your health can make you ineligible for protection (no matter how much you are willing to pay).

The first step is in your hands.

I'd like to answer your questions and discuss your options. There's no obligation, of course.

I encourage you to take this first step.

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]

¹ Source: AARP Study, April 2007