

You're NOT too young to plan NOW for long-term care

Dear [NAME]

Planning for the future is something you should take seriously.

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.

Make long-term care part of your overall financial plan.

Long-term care insurance can help protect you and your family from the high cost of long-term care. It can protect your savings and assets while allowing you to decide where to receive care.

People mistakenly believe that coverage is expensive or that planning can wait until retirement age. And many younger clients simply don't know where to begin. Here are some facts you should know about purchasing long-term care insurance:

- ◆ **Buy young to avoid the high cost of waiting.**

Your age and your health are important factors that determine the cost of long-term care insurance protection. Costs are based on your age at application and go up each year. By waiting to purchase you might find it's just too expensive to buy.

- ◆ **Lock in your health and available good health discounts.**

Your good health today can help you 'lock in' preferred health discounts that won't change even if your health does. And as you get older, it's very likely that it will. Even if you currently have a health condition you may still be accepted for coverage. It pays to find out.

- ◆ **Discounts can help reduce the cost**

There are simple ways to reduce the cost of long-term care insurance; savings available for couples, families and for those who are in good health.

The first step is in your hands.

Getting the information you need to make an informed decision is a smart move. Waiting is never advantageous. 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]