



10 reasons why you should be talking with your clients about long-term care – now¹

Your clients are counting on you to help them feel confident about their future.

That's why 9 out of 10 individuals surveyed believe their financial professional should be discussing long-term care planning with them.¹

They need your guidance and experience.



96% of Americans surveyed believe that it's more important to plan for long-term care in advance of needing it.

Their loved ones are counting on you.



96% of Americans surveyed feel it's important for families to talk about their long-term care preferences.

It's beneficial to act sooner rather than later.



93% of financial professionals surveyed agree that people wait too long before discussing plans and options.

Medicare and Medicaid won't cover it.



If qualified, Medicare will likely be insufficient and Medicaid does not account for your clients choices or preferences.

They don't want to foot the bill.



9 out of 10 financial professionals surveyed agree that even for those who can self-insure, long-term care coverage can provide tax-free financial leverage.

It may cost more than they think.



Surveyed Americans far underestimate the potential cost of long-term care, which can amount to more than twice as much as what they assume.

Their spouse may not be on the same page.



More than half of Americans surveyed say having a spouse is their long-term care insurance.

Their family needs a plan.



61% of sons and nearly half of daughters surveyed hope they don't become their parents' caregiver.

Planning for professional caregiving is often a smarter idea.



78% of individuals surveyed worry that they would not be able to provide adequate care if somebody in their family needed it.

Good health doesn't make your clients exempt from planning.



73% of surveyed Americans believe that living a healthy lifestyle is the answer. But living a healthy lifestyle may mean you'll live longer and face health-related risks associated with aging.

Ask your Lincoln representative about an array of long-term care planning resources to help you succeed.

¹VerstraResearch, "2020 LTC Marketing and Thought Leadership Research, Findings from Surveys of Advisors and Consumers," October 2020.

Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

For financial professional use only. Not for use with the public.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

©2020 Lincoln National Corporation

LincolnFinancial.com

Lincoln Financial Group is the marketing name for the Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-3224730-090120
PDF 11/20 Z03
Order code: MGR-CONV-FLI008

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. They are not obligations of, nor backed by, the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Affiliates include broker-dealer/distributor Lincoln Financial Distributors, Inc., Radnor, PA, and insurance company affiliates The Lincoln National Life Insurance Company, Fort Wayne, IN, and Lincoln Life & Annuity Company of New York, Syracuse, NY.