

> LTCi Sales Ideas

WHY LTCi IS A BETTER SOLUTION THAN RELYING ON FAMILY

As people age, it's natural to need a little help with life's everyday activities. Most children will step in to lend a hand. But becoming a full-time caregiver for an aging parent is more difficult than many people think.

THE NEED

You're certain to run into prospective clients whose plan for long-term care is to have their kids take care of them. While it may seem like a practical and simple solution, these people need to consider what being a caregiver really means.

TODAY'S REALITY

Children typically have their own family and career obligations. Adding the role of caregiver to an already hectic day can take a toll – physically, financially and emotionally.

- > It's not unusual for caregivers to ignore their own health, often becoming ill themselves
- > A child may have to take time off or quit a job altogether in order to care for a parent
- > Kids may not live close enough to provide day-to-day care
- > Family conflicts can arise when one child assumes a greater share of caregiving duties

THE SOLUTION

A long-term care insurance policy can provide funds to help your clients get the care they need. And that can free their kids from the responsibility of becoming a caregiver.

- > Talk to your clients about the cost associated with kids caring for a parent. Ask which child could afford to stop working to become a full-time caregiver
- > Point out that purchasing an LTCi policy actually allows kids to keep their promise to take care of their parents. Hiring professional help ensures parents get the care they need even when the kids can't be there



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