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### Conversation Starter:

- \* Does Long Term Care Present a Potential Financial Risk to Your Family?
- \* If you or a family member needed LTC, how would you pay for it?
- \* How would you feel about depending on Medicaid? on family? or friends?
- \* Where would you want to receive care?
- \* Have you developed a plan to help address the cost of a potential extended care event?
- \* Have you considered the impact an extended care event will have on your family and loved ones?
- \* Have you considered the tax consequences of withdrawing funds from retirement plans to pay for an extended care event?
- \* Can you think of any reason you would choose to self-insure a potential risk to your retirement assets?
- \* How important is it to you to leave assets to your children?

If your client says his wife will take care of him: You say "Well can she lift you up today"

Oh my daughter can take care of me. "Tell me about her" Where does she have 20 hours a week to give you"

"I just want to understand Your Plan"

### Sales Tips:

[It's not risk...it's consequences.](#)

Instead of using the risk of needing care to motivate your client to buy LTCi, use the consequences to his or her family's emotional, physical and financial wellbeing.

[It's not product...it's the plan.](#)

Rather than focus on how to sell LTCi product sell the need for a plan that will allow your client to remain in the community, while protecting the family.

[It's not asset protection...it's income protection.](#)

You discover that LTCi doesn't protect assets - it protects retirement income by funding the plan of care.

[No more objections...just agreement.](#)

Quickly eliminates objections to planning such as, "I'll never need care"; "I won't live a long life"; "I've been told by my lawyer, CPA or financial advisor that I can self-insure".

Tip: No client wants to hear that something awful is going to happen to him. What a client will absolutely listen to however, is what would happen to their families if something did. That something is extended care.

*Long term care insurance doesn't replace the need for care. It provides flexibility and allows the family to give better care for longer periods of time. It also minimizes the need for children to decide between their inheritance and the level of care for their loved one.*