

10 reasons why you should be talking about long-term care – now*

1



It's part of retirement planning.

95% of advisors believe that it's important for clients to consider long-term care planning as part of their retirement strategy.

6



It may cost more than you think.

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

2



Your loved ones are counting on you.

97% of Americans agree that families ought to discuss plans for long-term care before it's actually needed.

7



You and your spouse may not be on the same page.

More than half of Americans say having a spouse is their long-term care insurance, yet more than half of spouses haven't had this conversation.

3



It's beneficial to act sooner rather than later.

94% of advisors agree that people wait too long before discussing plans and options.

8



Your family needs a plan.

61% of sons and more than half of daughters hope they don't become their parents' caregivers.

4



Medicare and Medicaid won't cover it.

If qualified, Medicare may only pay for a portion of skilled nursing costs up to 100 days.¹ And Medicaid is only available to those with limited assets and income.

9



Planning for professional caregiving is often a smarter idea.

72% of individuals worry that they would not be able to provide adequate care if somebody in their family needed it.

5



You don't want to foot the bill.

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

10



Good health doesn't make you exempt from planning.

74% 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.

*VerstraResearch, "2017 LTC Marketing and Thought Leadership Research, Findings from Surveys of Advisors and Consumers," October 2017. http://newsroom.lfg.com/sites/lfg.newshq.businesswire.com/files/doc_library/file/Lincoln_LTC_Study_Part_1_Final_02.21.18.pdf.

¹ Department of Health & Human Services, "Long-Term Services and Supports for Older Americans: Risks and Financing," *ASPE Issue Brief*, <https://aspe.hhs.gov/basic-report/long-term-services-and-supports-older-americans-risks-and-financing-research-brief>, February 2016.

Talk with your advisor about planning options and feel confident about your future.

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

©2018 Lincoln National Corporation

LincolnFinancial.com

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

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

ICC17-LCN-1942802-110717
POD 5/18 **Z02**

Order code: MGR-CONV-FLI006



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.

The purpose of this communication is the solicitation of insurance. A licensed insurance agent/producer will contact you.

Linked benefit products are life insurance policies with long-term care riders. The insurance policies and riders have exclusions, limitations and/or reductions. They are issued by The Lincoln National Life Insurance Company.

Available for use in all states except AZ, CA, CT, DC, DE, FL, HI, IN, MT, ND, NJ, NY, SD, VI.

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.