

SAMPLE PROSPECT LETTER

Dear Prospect:

As you are no doubt aware, one of the highest profile issues facing retirees is the escalating cost of long-term care and the controversy and confusion over how to deal with it.

A BETTER WAY

Rather than purchase a costly traditional insurance policy to pay for these costs, many of our clients choose a more reasonable strategy that allows for a slight adjustment to your investment portfolio by repositioning a small portion to set up a separate account specifically targeted for this risk. The account is guaranteed by the insurance company holding the account and would automatically increase your income by several thousands of dollars per month when needed for care.

SIGNIFICANT BENEFITS WITH NO ANNUAL PREMIUMS

The benefit of this strategy is that while you maintain complete control of your money at all times, you will leave substantially more to your spouse or heirs whether or not you ever need the long-term care benefits. In addition, if you ever find a more compelling opportunity for these funds, you may liquidate the principle and any growth, but then you would of course be giving up the benefits. Note: some products may require a short hold period of 1-6 years to have 100% access.

LIKE A SAVINGS ACCOUNT WITH BENEFITS

We view this as an emergency account that works even better in a real emergency, like getting sick. Everyone should be aware of the opportunity and understand its benefits.

Note: This is a guaranteed strategy available that has been available for over 25 years and backed by the claims paying ability of the insurance company writing the contract. We feel strongly that you will have the piece-of-mind that comes from removing one of the greatest financial risks faced in your lifetime.

To find out more about this exciting financial strategy, contact us now to set up a short appointment to discuss this important issue.

Sincerely,

Name and Title