

Dear <CLIENT NAME HERE>:

As your (*insurance and/or financial advisor*), I have always acted in your best interest while keeping you informed of the various types of insurance benefits available. As a (*business owner/executive*), I want to introduce you to an executive benefit called **Long-Term Care Insurance**.

Long-Term Care Insurance would pay for those costs you would normally pay out of your own pocket for extended care in your own home, adult community care, assisted living facilities, or for skilled nursing care. Currently, the state average cost of this care is over \$197,000 annually and is expected to grow to over \$394,000 in 15 years.

The good news is the Health Insurance Portability and Accountability Act (HIPAA) gave businesses the power to purchase Long-Term Care Insurance and enjoy the following benefits:

**C Corporations**

- **Can deduct 100% of LTC Premium for all employees, spouses & dependents**
- **Premiums are not taxable**
- **Benefits are not taxable when paid**
- **Owners can choose a "Select Class" of employees for coverage (Section 105)**

**S Corps/Partnerships/LLC/Self-Employed**

- **Owners can deduct 100% of eligible LTC premium**
- **100% deductible to business for employee coverage**
- **Same rules apply as C Corp**

**Premium Discounts/Features**

- **Premium discounts up to 30%**
- **Includes all employees, spouses and family members**
- **Coverage is fully portable with discounts**
- **Premiums can be "Paid-Up" after 10 years or by age 65.**

I will be contacting you soon to discuss this important insurance executive benefit.

Sincerely,