

Mr. & Mrs. Clients  
Address  
City, State Zip

Dear \_\_\_\_\_:

As a valued client of \_\_\_\_\_, we are continually monitoring your portfolio and looking for opportunities to maximize value. As you are aware, one of the most critical issues facing retirees and their retirement portfolios is escalating Medical and Long Term Care costs.

As part of the Pension Protection Act, the Federal Government approved a new strategy that allows for a tax favorable adjustment to your investment portfolio. This adjustment will establish a separate account that is specifically targeted to reduce your exposure to one the greatest risks facing your retirement assets: Long Term Care costs.

Over the past year, many of our clients have begun to implement this strategy because it provides stability of principle and asset protection. With this approach, there are no annual premiums to pay and you have complete control over your money.

What makes this approach different from traditional forms of Long Term Care Insurance is that a separate account is established and your lump sum deposit is leveraged to help pay for Long Term Care Costs incurred; thus protecting your retirement assets from depletion. If the Long Term Care benefits are not exhausted during your lifetime, the solution provides for a death benefit that can be a benefit to your spouse or heirs.

Most importantly, the benefits are guaranteed and backed by the claims paying ability of the insurance company writing the contract.

We are in the process of meeting with each of our clients on this important subject to review current plans in place and explain all the options available.

Our office will be contacting you in the next few weeks to schedule a mutually convenient time to meet and discuss this important topic.

We look forward to speaking with you soon.

Best regards,