

**This letter must be customized with your contact information and printed on your agency's approved stationery.**

## **Help protect your future with long-term care insurance**

[Date]

Dear [Prospect],

With the recent market volatility, have the investments you've set aside for the future lost value? What is your new retirement strategy? Will it protect your retirement savings and hard-earned assets from a long-term care event? If you are reevaluating your financial plan in the wake of the current economic situation, I encourage you to consider the benefits of long-term care insurance.

There are a number of ways that long-term care insurance can play an important role in helping to secure your financial plan and help:

- Protect your income and savings from the high cost of long-term care, which today can be more than \$75,000<sup>1</sup> a year and is projected to cost approximately \$250,000 a year in 30 years.<sup>2</sup>
- Provide independence and the choice of where to receive care. Our policies feature benefits that help you stay at home when you need care and also cover you in a facility or in the community.
- Reduce the burden of care that often falls on family members by providing coverage that helps pay for the long-term care services you need.

By thinking about your long-term care needs — and putting a plan in place today — you can feel confident that you've taken the necessary steps to help protect your savings, your family, and your future. And it's more affordable than you might think. To learn more about long-term care insurance, please contact me today at <phone number>.

Sincerely,

[Insert Agent Signature]

[Insert Title] [Insert License # in CA and MT]

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<sup>1</sup> John Hancock 2008 Cost of Care Survey, conducted by CareScout.

<sup>2</sup> Based on the 30-year average 4.2% rate of inflation as measured by the Consumer Price Index.