



Lincoln National Corporation  
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Radnor, PA 19087-5238

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

Everyone has a long-term care story. If it hasn't happened in your own family, you likely know someone who has been affected by the cost of a serious medical condition or a move to an at-home care or assisted living facility. You may have seen the toll this can take on loved ones. As your advisor, we must consider the impact a long-term care event could have on your family when reviewing your retirement readiness.

There are a lot of misconceptions in the marketplace about paying for long-term care costs and a growing number of new options to help fund that care. The right solution can give you flexibility and control while potentially reducing the emotional and financial stress associated with making life-event decisions.

It's my job to help you understand your options for planning, and I think it would be prudent for us to sit down and talk through how this is integrated in your overall perspective.

- How would you and your family handle an unexpected change in your health?
- What asset would you sell first to pay for long-term care?
- Are your wills, power of attorney and beneficiary designations up to date?

Let's discuss how we can help protect your retirement assets when paying for long-term care expenses and empower you with confidence about the future.

Talk to you soon.

Sincerely,

Long term care options provided through hybrid products: life insurance policies or annuity contracts with long-term care riders. This policy has limitations and exclusions. Call me for costs and complete details of the coverage.

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