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Three Ways to Get People Talking

Sometimes it's hard to find the right words to begin a conversation about LTCi. After all, most people don't like talking about growing older. So, if you find it a bit awkward, here are three ways to help get people talking:

1. What's your plan? If you're like most people, your plan for the future probably includes living a long life. Let's talk about how that plan could impact your spouse and your children. As people get older, they generally need help. Have you thought about ...

- Who will take care of you?
- Whether that person will be able to be a full-time caregiver?
- Where will you live?
- Which one of your children you would live with?

2. Who do you know? Many of my clients have experienced the need to care for a loved one. I want to make sure what happened to their families doesn't happen to yours. A long-term care situation has the potential to...

- Affect the caregiver through missed work, lost wages, stress or exhaustion
- Cause family disagreements or hard feeling when one person assumes a greater share of care giving duties
- Deplete the family's savings or require assets to be liquidated to pay for care

3. How will you pay? How do you plan to pay for the care you may need someday? A long-term care insurance policy can...

- Help you get the care you need in the setting you prefer, including your own home
- Ensure funds are available when you need them so you don't risk depleting your retirement savings or liquidating assets you'd planned to use for other things
- Allow your family to care for you longer and better by supplementing the care they provide with hired services

Once you get people talking about the future and considering the implications of a long-term care situation, the need to plan will become apparent. So instead of shying away from the conversation, start talking to your clients today.

Learn more about our [LTCi products](#).

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