

How to discuss LTC as an asset protection strategy

Talking about long-term care can feel daunting, but it's one of the most important conversations you can have with your clients. The goal is not to overwhelm them. It's to reframe how they think about the risk and why LTC planning matters.

Here are three ways to open the discussion with clarity and confidence:



Reframe

"This solution won't make you rich. But it's designed to keep you from becoming poor."

Reframe cash value expectations: Clients often focus on cash value growth. While our Asset Care solutions use a whole life insurance contract that guarantees growth, the real purpose is leverage. It can create an additional income stream to help cover long-term care costs if needed.



Shift

"Short-term care isn't the risk. Long-term care is."

Shift the focus from averages to real risk: Clients often believe two to three years of savings is enough. They rarely consider the possibility of five, 10 or even 20 years of care due to Alzheimer's, Parkinson's or another neurodegenerative disorder.



Reposition

"Why spend a million dollars of your own money when you can leverage a fraction of that amount to protect against the risk?"

Reposition self-funding: You've spent decades helping clients accumulate assets. Long-term care planning can help protect those assets from one of retirement's largest threats.

These simple reframes can help clients see long-term care planning as a practical, protective step rather than an optional add-on.

As an additional resource, you can share this piece with clients as they begin discussing long-term care with their families: [I-36339 Extending LTC Conversation Family Members Brochure](#)

For more information about our product portfolio, visit our [Asset Based LTC page](#).

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