



## Which assets would your client sell to pay for long-term care?

In just four steps, you can show your client how real the potential effect of long-term care expenses could be on his or her portfolio.

### 1 Ask the question: “Which assets would you sell first?”

“As your advisor, there’s something I need to know. If you should need long-term care for any reason, that care could cost more than what you have in income today.

“Of the assets in your portfolio, which would you like to sell first? The reason I’m asking is because, again, should something happen to you, it’s your family who may be calling me, not you. They don’t really have a good knowledge of your portfolio, and I don’t want to make the mistake of liquidating the wrong assets.

“So which should I sell first?”

### 2 Verify what the client answers.

“It’s great that you have something available if you should need long-term care. What you’re doing is what we call ‘self-insuring.’

“One of the things I like about that is that you have control of this money. It may as well have a sticky note on it saying ‘reserve for my care,’ or ‘reserve for my vacation home in Maine.’

“Another thing is that because you’re self-insuring, your money remains with you, hopefully earning interest. You’re not using it to pay other bills. If you live a nice, long life and never need long-term care, you’ll never have to tap into it. You may even be able to pass it along to your spouse or your children!”

### 3 Discuss the downside of self-insuring.

“As I said, there are some benefits to self-insuring. But there’s also a downside.

“If you should need long-term care, have you set aside enough to pay for it?

“Also, I’d like to remind you that this money may not pass to your beneficiaries in the most tax-efficient manner.”

## Which assets would your client sell to pay for long-term care?

### 4 Ask some “closing” questions.

“What I’m hearing is that you like what you’re doing. You like the fact that you’re in control. You’re not using it for anything else, and if you never need long-term care you can eventually pass this money on to someone else.

“But you worry, as I do, that it will be enough. If I could show you a way to help protect your assets from potential long-term care costs and still have control of your money—would you be interested?”

### 5 Then, tell them the Lincoln MoneyGuard® Reserve story.

#### For more information contact:

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