

LTC Tip: Don't Forget the Family

LTCi is an emotional sale. There's a growing trend that shows many people who purchase a policy, do so because they know someone who needed LTC services. They heard first-hand accounts of the importance of a caregiver, the high cost of LTC services and the impact that can have on a family.

Some people also have seen firsthand the benefits of having an LTCi policy. They saw how LTCi allowed a friend or loved one to choose a plan of care that fit their needs. And they know how it protected the family.

The fact is people buy LTCi because they love their families. So, rather than focusing your sales presentation on benefits and features of the policy, focus your conversation on how the need for LTC services can impact the client's family.



Here are five conversation starters that can help you make a family-focused sale:

1. I'd like to talk to you about living a long life and how to be prepared in order to protect your family.
2. Long-term care insurance is not protection for you. It's protection for your family.
3. Long-term care is a family issue. Do you have a plan to protect your family?
4. It's not a question of who will take care of you. Your family will because they love you. Instead, it's a question of how your family will take care of you and the impact it could have on them.
5. Long-term care insurance allows your family to keep the promise they made to take care of you by providing the funds to help them do it better and longer.