



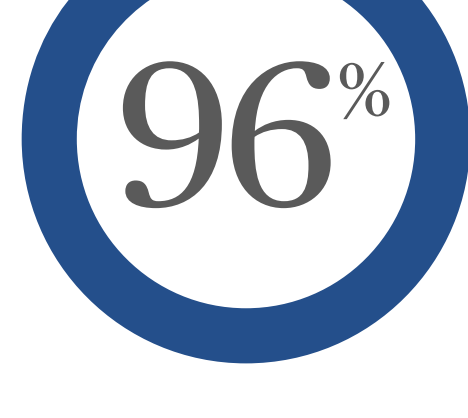
**10 reasons why you should be talking about long-term care\***

**It's part of retirement planning**



**96% of Americans surveyed** believe that it's more important to plan for long-term care in advance of needing it.

**Your loved ones are counting on you.**



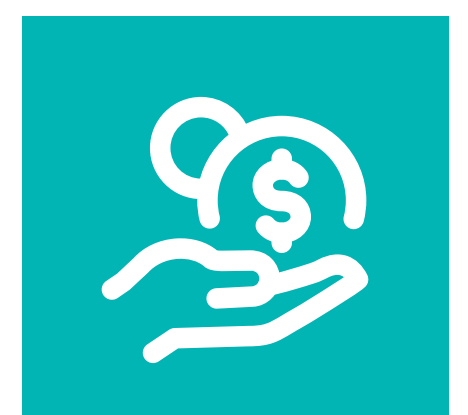
**96% of Americans surveyed** feel it's important for families to talk about their long-term care preferences.

**It's beneficial to act sooner rather than later.**



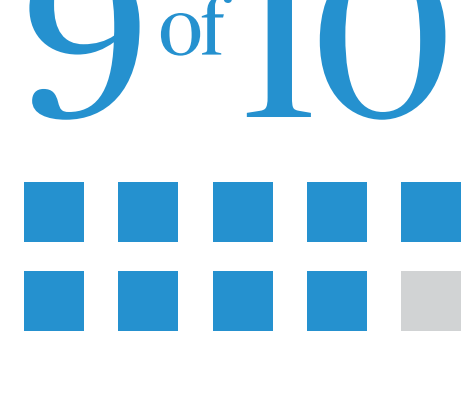
**93% of financial professionals surveyed** agree that people wait too long before discussing plans and options.

**Medicare and Medicaid won't cover it.**



**If qualified,** Medicare will likely be insufficient and Medicaid does not account for your choices or preferences.

**You don't want to foot the bill.**



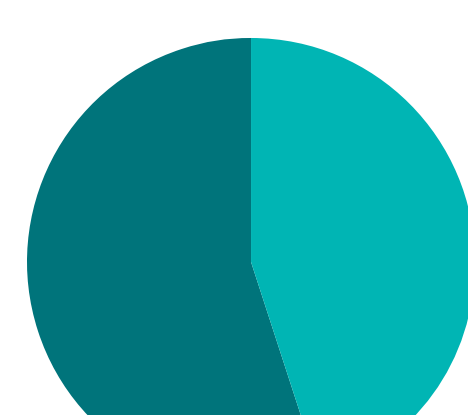
**9 of 10 financial professionals surveyed agree** that even for those who can self-insure, long-term care coverage can provide tax-free financial leverage.

**It may cost more than you think.**



**Surveyed Americans far underestimate** the potential cost of long-term care, which can amount to more than twice as much as what they assume.

**You and your spouse may not be on the same page.**



**More than half of Americans surveyed** say having a spouse is their long-term care insurance.

**Your family needs a plan.**



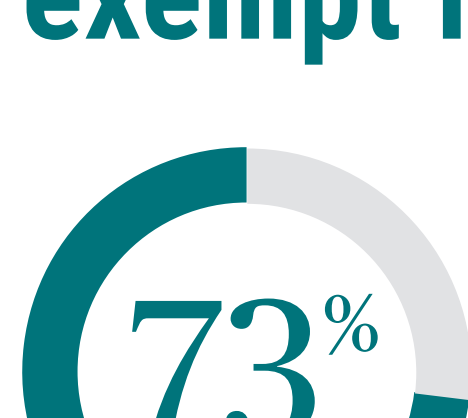
**61% of sons and nearly half of daughters surveyed** hope they don't become their parents' caregiver.

**Planning for professional caregiving is often a smarter idea.**



**78% of individuals surveyed** worry that they would not be able to provide adequate care if somebody in their family needed it.

**Good health doesn't make you exempt from planning.**



**73% of surveyed Americans believe** that living a healthy lifestyle is the answer. But living a healthy lifestyle may mean you'll live longer and face health-related risks associated with aging.

**Ready to take the next step?  
Talk with your financial professional  
about planning options to feel more  
confident about your future.**

\* Unless otherwise noted, all statistics mentioned are results VerstraResearch, "2020 LTC Marketing and Thought Leadership Research, Findings from Surveys of Advisors and Consumers," October 2020. For a printed copy, call 877-ASK-LINCOLN.

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