[Name]

[Address Line 1]

[Address Line 2]

[City, State 12345]

Dear [Client]:

**Did you know 75-80 percent of care at home is provided by unpaid caregivers?**

Clients commonly share with me that they provide or have provided care for a loved one such as a parent or an in-law. Anyone who has been a caregiver knows all too well the emotional, physical, and financial toll that it can take. Even with a personal experience, it can be difficult to picture ourselves being the ones needing care. We think that it won’t happen to us, and it may not, but 70% of us will need care at some point in our lives. When it comes to consequences to your family, is any chance too high?

If you were to ever need care:

* **Who would care for you?** A member of your family? How would they make ends meet if they’ve adjusted their life to support you and reduced or lost their income?
* **How would you pay for it?** Liquidate assets to pay for your increased daily expenses? What would happen to your spouse’s retirement goals? Other financial commitments to your family?

It is as important as ever to plan for this likelihood. My goal is to help you protect your family and your financial goals. By incorporating this possibility into your plan you can see how an extended care need may affect your goals and which strategies may be best for you. Please call me so that we can sit down and discuss your future together. I look forward to speaking with you.

Sincerely,

Sincerely,  
[Name] [Title] [State License #]