



WHO ARE YOUR CLIENTS?

WHAT WOULD YOUR CLIENTS DO IF THEIR HEALTH CHANGED SUDDENLY?

Take a look at these four clients profiles to determine which options are best for your already existing, and New clients

CASH-STRONG, AGE 60 PLUS

- Can contribute \$50,000 to \$500,000 in premiums
- Single – to 3-pay premium

THEY'RE SELLING A BUSINESS, THEIR HOME OF MAY HAVE CDS ABOUT TO MATURE.

List prospective client names here:

PRE-RETIREES, AGES 50 TO 65

- Can contribute \$5,000 to \$50,000 in annual premiums
- 5- to 15- pay premium

THEY HAVE A DATE WITH RETIREMENT AND THE CASH FLOW TO PUT INTO A LONG-TERM CARE POLICY FOR WEALTH PROTECTIONS

List prospective client names here:

RETIREES LOOKING TO REPOSITION ASSETS OR HAVE DISPOSABLE INCOME

- Can contribute \$5,000 to \$50,000 in annual premiums
- 3- to 10- pay premium

THEY ARE CONCERNED ABOUT THE RISKS OF LONG-TERM CARE, AND HAVE ASSETS OR INCOME STREAMS TO HELP DEFER RISK.

List prospective client names here:

YOUR PROFESSIONALS, AGES 40 TO 54

- Can contribute \$5,000 to \$50,000 in annual premiums
- May receive an annual bonus
- 5- to 25- pay premium

THEY ARE CONCERNED ABOUT LONG-TERM CARE FOR A PARENT AND THE IMPACT IT MAY HAVE ON THEIR OWN WEALTH, OR THEY WANT TO GET AN EARLY START ON PROTECTING THEMSELVES.

List prospective client names here:

HERE'S WHAT WE NEED TO KNOW TO CUSTOMIZE A PLAN FOR YOUR CLIENT

1) Will you client supplement their healthcare protection from cash savings or cash flow? **2)** Is your client married or single?

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