



10 reasons why you should be talking about long-term care¹

It's part of retirement planning



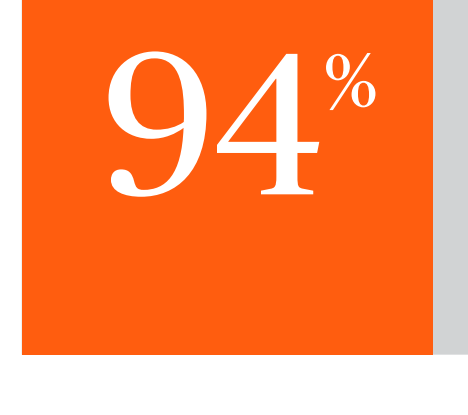
96% of Americans surveyed believe that it's more important to plan for long-term care in advance of needing it.

Your loved ones are counting on you.



99% 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.



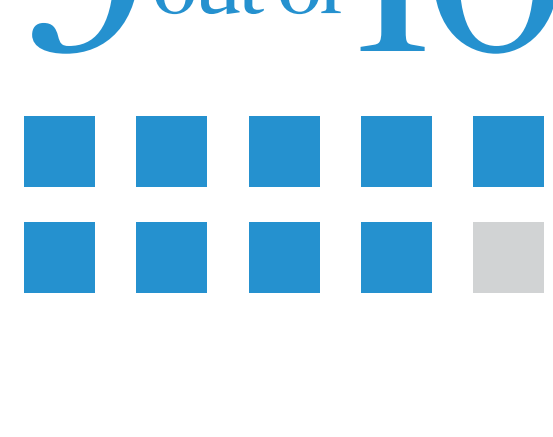
94% of financial professionals surveyed agree that people wait too long before discussing plans and options.

Medicare and Medicaid won't cover it.



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

You don't want to foot the bill.



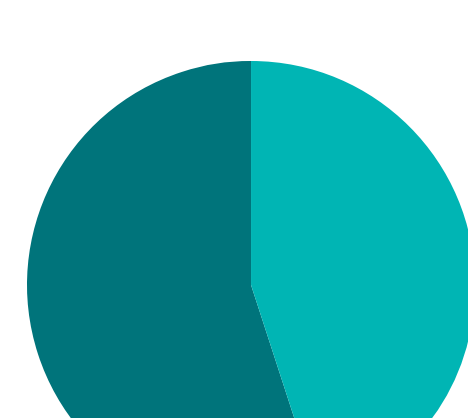
9 out of 10 financial professionals surveyed agree that even for those who can self-insure, long-term care coverage can provide tax-free financial leverage.

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.



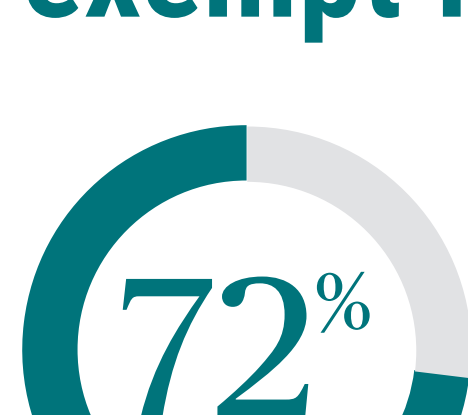
53% of sons and nearly half of daughters surveyed hope they don't become their parents' caregiver.

Planning for professional caregiving is often a smarter idea.



69% 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.



72% 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.**

¹ Unless otherwise noted, all statistics mentioned are results from Versta Research, "2023 LTC Marketing and Thought Leadership Research, Findings from Surveys of Advisors and Consumers," August 2023. For a printed copy, call 877-ASK-LINCOLN.

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