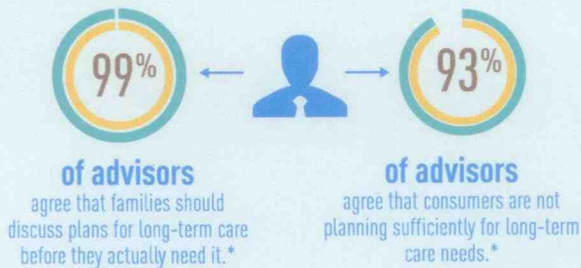


Why Americans should be discussing and planning for long-term care with their families

A Lincoln Financial study delves into the reasons why it's important to have family conversations about long-term care.

Why is it important to plan?



How do you start the planning process?

Planning begins with a conversation.



3 reasons why people should discuss long-term care before it's needed

- 1** To ensure their quality of care*
- 2** To maintain their dignity*
- 3** To protect their family's financial security*

? How to close the conversation gap with your loved ones

Ask them 4 questions

- 1** Who will take care of me if I need it?
- 2** Where will I receive care should the need arise?
- 3** How will I pay for it?
- 4** How will my plans affect my loved ones?

Do you know the costs of care?

Many Americans underestimate the costs of long-term care services.*



See the real costs of long-term care services in your neighborhood








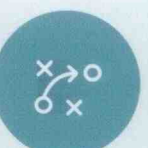


Go to www.whatcarecosts.com/Lincoln—enter code "Lincoln" in the top right corner.

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Insurance products issued by:
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10 reasons why you should be talking about long-term care — now*

- 1**  **It's part of retirement planning.**
95% of advisors believe that it's important for clients to consider long-term care planning as part of their retirement strategy.
- 2**  **Your loved ones are counting on you.**
97% of Americans agree that families ought to discuss plans for long-term care before it's actually needed.
- 3**  **It's beneficial to act sooner rather than later.**
94% of advisors agree that people wait too long before discussing plans and options.
- 4**  **Medicare and Medicaid won't cover it.**
 If qualified, Medicare may only pay for a portion of skilled nursing costs up to 100 days.¹ And Medicaid is only available to those with limited assets and income.
- 5**  **You don't want to foot the bill.**
9 of 10 advisors agree that, even for those who can self-insure, long-term care coverage can provide tax-free financial leverage.
- 6**  **It may cost more than you think.**
 Americans far underestimate the potential cost of long-term care, which can amount to nearly twice as much as what they assume.
- 7**  **You and your spouse may not be on the same page.**
 More than half of Americans say having a spouse is their long-term care insurance, yet more than half of spouses haven't had this conversation.
- 8**  **Your family needs a plan.**
61% of sons and more than half of daughters hope they don't become their parents' caregivers.
- 9**  **Planning for professional caregiving is often a smarter idea.**
72% of individuals worry that they would not be able to provide adequate care if somebody in their family needed it.
- 10**  **Good health doesn't make you exempt from planning.**
74% believe that living a healthy lifestyle is the answer. But living a healthy lifestyle may mean you'll live longer and potentially face health-related risks associated with aging.

*VerstaResearch, "2017 LTC Marketing and Thought Leadership Research, Findings from Surveys of Advisors and Consumers," October 2017, http://newsroom.lfg.com/sites/lfg.newshq.businesswire.com/files/doc_library/file/Lincoln_LTC_Study_Part_1_Final_02.21.18.pdf,

¹Department of Health & Human Services, "Long-Term Services and Supports for Older Americans: Risks and Financing," *ASPE Issue Brief*, <https://aspe.hhs.gov/basic-report/long-term-services-and-supports-older-americans-risks-and-financing-research-brief>, February 2016.

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