



ESTABLISHING THE NEED

Establishing the need for long-term care insurance is the first and most crucial step to closing the LTC sale. If your client does not truly believe there is a need for long-term care insurance they are simply no longer a prospect.

Identifying some of the major reasons why other people buy LTCI can be one way to help illustrate to the client that they would benefit from this product as well. Basically, you are looking for their “hot buttons”.

Reasons for purchasing and the questions to determine your clients’ concerns.

Do not want to be a burden	Who would you want to provide your care for you and at what cost to the rest of your family?
Protect their assets	How do you plan on paying for LTC expenses should you need care? How do you want to protect your retirement plan against the costs of needing care?
Misconceptions regarding coverage	Are you familiar with the restrictions of Medicare regarding LTC, and the limitations involved in qualifying for Medicaid?
Choice of settings and providers	If you need care, where would you like to receive it? How important is having an option of where you receive care? Is it important to be in your home as long as possible?

If it can be established that any of these issues are important to them; it can be established that your client now has realized a serious need for long-term care insurance.

For more information please contact us at:
1-800-245-8108

