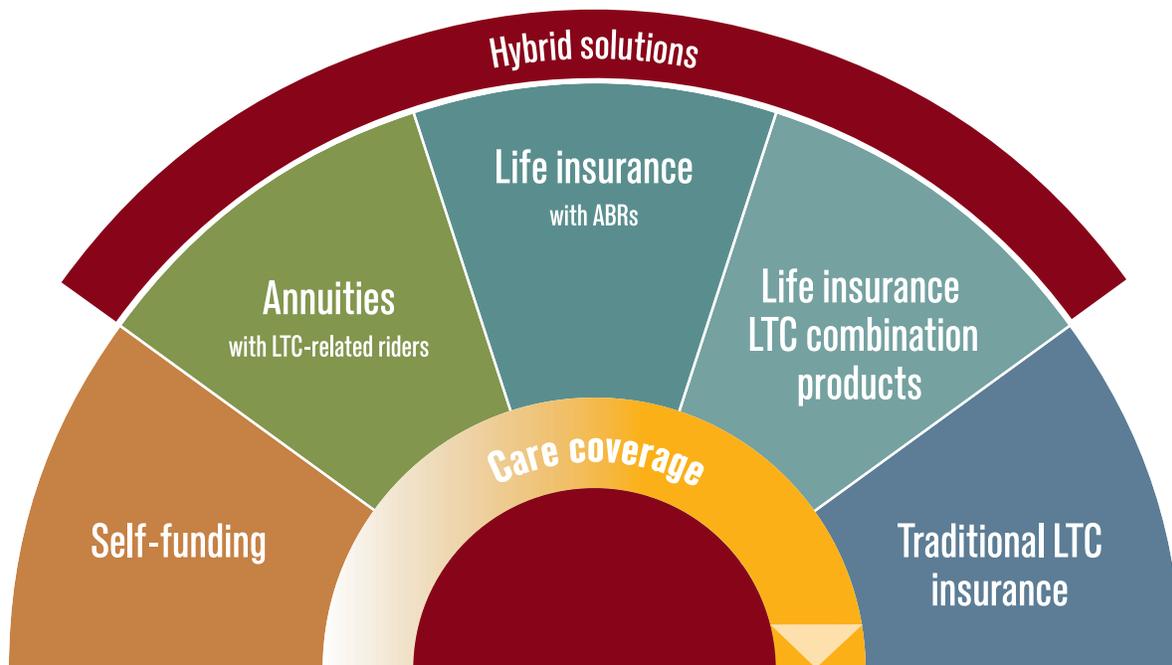


# Protecting client wealth from long-term care expenses

A guide to the options

Planning for long-term care expenses can be overwhelming for clients—and challenging for advisors. Although clients may not want to envision themselves in a compromised state of health, they do want advisors to explain how to help keep their finances and their families secure, even in the face of a long-term care event.

As you face an increasingly crowded market of long-term care expense planning solutions, Lincoln can help you navigate the choices and simplify the complexity. Our long-term care solutions spectrum shows you the range of options, so you can help clients maintain control of their assets—and help them plan for their families' future.



To help determine the right fit for your clients, start the conversation about their planning priorities—how they want to protect and care for their family and their future.

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# Match your client long-term care priorities with effective solutions

Research shows that most clients value three distinct priorities when creating a plan to address long-term care costs:

- Flexibility
- Protecting and growing their portfolio
- Minimizing the impact on their family\*

Identifying your client priorities and concerns will help you determine the right strategy and solution to plan for the risk of long-term care expenses. As a thought leader in the long-term care industry, Lincoln Financial created this guide to help you match your client needs with the right option.

\* Hanover Research for Lincoln Financial Group, "Wealth Protection Research—Long Term Care," July 2014. For a printed copy, call 877-ASK-LINCOLN.

## FEATURES KEY

- Legacy protection:** wealth protection
- Flexibility:** ability to access and move money
- Leverage:** power of your client's money
- LTC expense coverage:** ability to pay for long-term care expenses

Your client's priorities	Long-term care expense strategy	Options	Considerations								
Protecting wealth from long-term care expenses	Transfer long-term care risk and gain leverage	<b>Traditional long-term care insurance</b>									
		<table border="1"> <thead> <tr> <th>Features</th> <th>Strength</th> </tr> </thead> <tbody> <tr> <td>Legacy protection</td> <td>•</td> </tr> <tr> <td>Flexibility</td> <td>•</td> </tr> <tr> <td>Leverage</td> <td>• • •</td> </tr> <tr> <td>LTC expense coverage</td> <td>• • •</td> </tr> </tbody> </table>	Features	Strength	Legacy protection	•	Flexibility	•	Leverage	• • •	LTC expense coverage
Features	Strength										
Legacy protection	•										
Flexibility	•										
Leverage	• • •										
LTC expense coverage	• • •										
Protecting wealth from LTC expenses with a life insurance benefit if care is not needed	Transfer long-term care risk and gain both leverage and financial options in the face of uncertainty	<b>Life insurance/long-term care combination products</b>									
		<table border="1"> <thead> <tr> <th>Features</th> <th>Strength</th> </tr> </thead> <tbody> <tr> <td>Legacy protection</td> <td>• •</td> </tr> <tr> <td>Flexibility</td> <td>• • •</td> </tr> <tr> <td>Leverage</td> <td>• • •</td> </tr> <tr> <td>LTC expense coverage</td> <td>• • •</td> </tr> </tbody> </table>	Features	Strength	Legacy protection	• •	Flexibility	• • •	Leverage	• • •	LTC expense coverage
Features	Strength										
Legacy protection	• •										
Flexibility	• • •										
Leverage	• • •										
LTC expense coverage	• • •										
Leaving a legacy for loved ones with benefits for LTC expenses if needed	Plan a legacy with protection from long-term care expenses	<b>Life insurance with accelerated benefit rider</b>									
		<table border="1"> <thead> <tr> <th>Features</th> <th>Strength</th> </tr> </thead> <tbody> <tr> <td>Legacy protection</td> <td>• • •</td> </tr> <tr> <td>Flexibility</td> <td>• •</td> </tr> <tr> <td>Leverage</td> <td>• •</td> </tr> <tr> <td>LTC expense coverage</td> <td>• •</td> </tr> </tbody> </table>	Features	Strength	Legacy protection	• • •	Flexibility	• •	Leverage	• •	LTC expense coverage
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Leverage	• •										
LTC expense coverage	• •										
Having enough income to last a lifetime with benefits for LTC expenses if needed	Receive guaranteed income with the flexibility to address long-term care expenses	<b>Lifetime annuity with LTC-related rider</b>									
		<table border="1"> <thead> <tr> <th>Features</th> <th>Strength</th> </tr> </thead> <tbody> <tr> <td>Legacy protection</td> <td>• •</td> </tr> <tr> <td>Flexibility</td> <td>• •</td> </tr> <tr> <td>Leverage</td> <td>• • •</td> </tr> <tr> <td>LTC expense coverage</td> <td>• • •</td> </tr> </tbody> </table>	Features	Strength	Legacy protection	• •	Flexibility	• •	Leverage	• • •	LTC expense coverage
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To self-insure	Liquidate funds from investment portfolio should a long-term care expense arise	<b>Self-funding</b>									
		<table border="1"> <thead> <tr> <th>Features</th> <th>Strength</th> </tr> </thead> <tbody> <tr> <td>Legacy protection</td> <td>•</td> </tr> <tr> <td>Flexibility</td> <td>• • •</td> </tr> <tr> <td>Leverage</td> <td>•</td> </tr> <tr> <td>LTC expense coverage</td> <td>•</td> </tr> </tbody> </table>	Features	Strength	Legacy protection	•	Flexibility	• • •	Leverage	•	LTC expense coverage
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LTC expense coverage	•										

**Strength** • Low • • Medium • • • High

This comparison is meant as a high level overview of product categories. For more detailed information, please contact your Lincoln representative.

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Not a deposit
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