



**J. Linvill**  
Specializing In  
Long Term Care

Independence, Security & Dignity

## *A Message for Advisors*

**June, 2010**

### **A Message for Advisors -**

The client says “Should I buy Long Term Care Insurance?”

The advisor responds: “You can self-insure.”

The advisor is looking at the client’s total assets and has calculated that there are enough assets to comfortably pay for care. But....for how many years of care?..... But.....when will the care be needed?.....But.....what will the cost of care be when it is required?

20-30 years from now the cost of 4 years of care for one person could easily be \$1,600,000.

For husband and wife needing this length of care ....\$3,200,000.

It is all the UNKNOWN.

The client has \$10,000,000 in assets.

Instead of saying, “you can self-insure”, a responsible advisor should say “do you WISH to use your own assets to pay for care? “ This question puts the decision back to the client. At the time care is required EVERYONE would rather not have to pay for care. The advisor is not going to help the client pay for care.

The client deserves the OPPORTUNITY to meet with a Long Term Care Specialist – spend an hour in a discussion about LONG TERM CARE PLANNING.

Get all their questions answered!

Put the clients in control of their future!

**<http://www.jlinvill.com>**

**John B. Linvill Jr., CSA ~ (610) 688-1587 ~ [linvillj@linvill.com](mailto:linvillj@linvill.com)**