

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	Traditional long-term care insurance									
		<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	Life insurance/long-term care combination products									
		<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	Life insurance with accelerated benefit rider									
		<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	• •										
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	Lifetime annuity with LTC-related rider									
		<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	• • •										
To self-insure	Liquidate funds from investment portfolio should a long-term care expense arise	Self-funding									
		<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	•										

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.