

As we gear up for Long-Term Care Awareness Month this November, help your clients *Ride the Wave!*

This campaign is more than a slogan; it's a call to action in response to a profound demographic shift. With a record **4.1 million Americans** turning 65 this year alone, we're standing at a massive crest of mid-sixties milestones. This demographic phenomenon has been called the "silver wave," and is set to continue rising, and it's our opportunity to lead the charge in long-term care awareness and planning.

The Silver Wave doesn't have to be a financial wipe-out for your clients.

Help them establish a stable footing by getting them acquainted with long-term care insurance. A LTC policy can help cover expenses that Medicare and Medicaid don't, as well as help finance home care, assisted living and nursing care. LTC is for everyone — including children of aging parents who may have to be future caregivers.

The Importance of Long-Term Care Insurance

This month is an excellent opportunity to brush up on the details of our long-term care insurance products and to see firsthand how they can help clients plan for their golden years. Here are a few current trends:

- **Increased Demand:** With more individuals nearing retirement age, there will be an increased need for long-term care services and products that help pay for those services.
- **Planning Ahead:** Emphasize the importance of early planning to secure adequate coverage and support for future needs.
- **Financial Preparedness:** Highlight the financial aspects of long-term care planning and the benefits of having a robust strategy in place.



Our long-term care insurance has the flexibility to meet clients where they are now, allowing them to increase coverage amounts on a yearly basis without the need to return to underwriting.





Our LTC insurance policies cover a range of services from in-home modifications and visiting nurses to respite care and nursing homes.

How to Help Clients Ride the Silver Wave

- 1. **Tap Into a Growing Market:** With millions nearing retirement age, the demand for long-term care solutions is on the rise. This is your chance to connect with a vast and expanding audience.
- 2. **Make a Meaningful Impact:** Educate your clients on the importance of early planning and provide them with the tools to secure their future. Your expertise can make a significant difference in their lives.
- 3. **Boost Your Success:** Leverage this campaign to enhance your outreach, drive engagement and build stronger relationships with your clients.

What's in Store for November:

- New Sales Idea Flyer: Get ready for our innovative sales idea flyer packed with strategies and tips to help you effectively engage with this demographic. Use these insights to drive conversations and highlight the critical need for long-term care planning.
- Consumer-Facing Social Media Posts: We're rolling out compelling social media content designed to resonate with your clients. Share these posts to raise awareness, spark discussions and encourage your clients to take proactive steps in their long-term care planning.
- Webinar in Partnership With CLTC We're partnering with the Certification for Long-Term Care group to give expert insights on how to have engaging conversations with clients. Join us **Tuesday, November 5 at 1 p.m. CST.**

How YOU can Ride the Wave:

- Educate and Inspire: Use our new materials to spark conversations about the importance of long-term care insurance and how early planning can help safeguard their future.
- Engage Actively: Participate in our webinars, share our social media posts and utilize the sales ideas to create impactful client interactions.
- **Stay Informed:** Keep an eye out for our campaign resources and updates to make the most of Long-Term Care Awareness Month.

Together, let's embrace the wave of change and drive forward with purpose. Ride the Silver Wave this November, and make a lasting impact in the lives of those you serve.

Let's make this November a turning point for long-term care awareness!