LONG-TERM CARE INSURANCE

# The Talk That Protects Tomorrow

## Long-Term Care Awareness Month is the perfect time to remind clients that conversations that protect tomorrow can start today.

By discussing long-term care preferences before care is needed, families can better understand what matters most and plan for the road ahead. It's a simple step that can help preserve choices, reduce uncertainty and give everyone greater confidence about the future.

## Why the Conversation Matters Today

Caregiving touches more families every year, and the numbers keep climbing.

- 63 million American adults now provide ongoing care to an adult or child with a medical condition or disability — nearly 1 in 4 adults. That's an increase of about 20 million people, or 45%, since 2015.
- 38.2 million Americans, or 14% of people age 15 and older, provide unpaid care for an aging loved one, spending an average of 3.9 hours a day providing care when care is needed.

**Starting the conversation early helps your clients face what's ahead with a plan, instead of having to scramble if care is suddenly needed.**

Mutual of Omaha

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Sources: Caregiving in the US 2025: Key Trends, Strains, and Policy Needs; Unpaid Eldercare in the United States, 2024.

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## How Long-Term Care Protects What Matters Most

- **Retirement:** Long-term care planning helps your clients address a risk that can disrupt the income, assets and retirement strategy they've spent years building.
- **Family & Relationships:** When there's a plan in place, the people your clients love can keep being family — a spouse, a son, a daughter — instead of becoming full-time caregivers.

### Helping Your Clients Talk With Loved Ones

The first conversation happens at home. Here's how clients can open up long-term care with the people who matter most:

- **Start With Family, Not Finances** — A simple question opens the door — "If you ever needed care, who would you want involved?" It makes the topic personal before it turns practical.
- **Focus On Wishes, Not Worst Cases** — The goal isn't to alarm anyone. It's to help loved ones understand what matters most — where a client would want care, who they'd want around and how they'd want decisions made.
- **Put it In Writing** — A few notes on preferences today can spare a family painful guesswork tomorrow, and can help keep everyone on the same page.

### Having The Conversation With Your Clients

The next conversation is yours. Here's how to bring long-term care to the table and turn it into a plan.

- **Make the Risk Real** — Help clients picture where care could happen, who might provide it and how it could affect their retirement income and assets. A simple planning scenario can bring it to life.
- **Turn the Conversation Into a Plan** — A simple conversation can help clients identify what they want to protect, how they hope to receive care and the role they want family to play. From there, you can help them explore solutions that fit their vision for the future.
- **Put the Campaign To Work** — Use the new sales ideas and materials to open the door and share campaign content. Turn awareness into action.
- **Keep the Conversation Going** — Watch for resources, insights and updates all month long, so you have the tools and confidence to bring long-term care to the table when it matters most.

## What's in Store For November

- New sales idea flyers, in both consumer- and producer-facing versions.
- Consumer-facing social media posts.
- A content calendar to help you plan for what's ahead.

**Don't wait to start the conversation. Have the talk today that protects tomorrow.**