

# The time to plan is *now*

## Let's get the conversation started

Long-Term Care Awareness Month | November 2023



## Act now on long-term care planning

With many clients experiencing the impact of rising prices on their daily lives, it's a good time to talk to them about the consequences of waiting to plan for a long-term care need.

## Discuss the facts

There are various factors that clients should consider if they delay planning how they would handle a long-term care event:

- **Life's unpredictable:** No one can predict when or if a chronic illness will strike. Waiting to buy coverage could result in the client being ineligible or having limited options should they experience a change in health.
- **Increasing cost:** The longer a client waits to purchase long-term care coverage, the higher their premiums will be as they age.
- **Risk putting the burden on others:** Without a plan, many clients are left to make decisions in a time of crisis, frequently resulting in financial, physical and emotional burdens falling on their loved ones.
- **Protect against future costs:** Locking in meaningful coverage now can help protect against future uncertainties.

[See the cost of care in your area](#)

While you can't control what tomorrow will bring, you can help your clients be better prepared. Start this important conversation today by discussing

how they would like to handle a long-term care need — and the high costs they could incur if they delay planning.



## Let's chat

If you would like to learn about John Hancock's robust living benefits portfolio and how to leverage these choices to help meet your clients' specific needs in retirement, please contact your John Hancock sales representative or call **National Sales Support at 888-266-7498, option 2.**

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