



Are social circles impacting your financial plans?

Planning for long-term care needs has become an increasingly important topic.

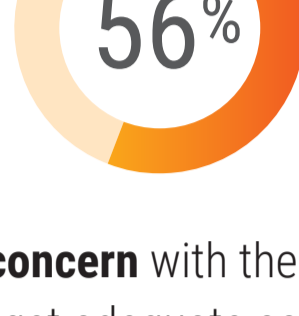
Of consumers surveyed:



say they are extremely or very concerned about the increasing costs of healthcare



express concern regarding coverage of medical expenses in the event of an unexpected health crisis



voice concern with the ability to get adequate care



worry about not being able to remain home, the emotional toll on the spouse/children, depleting savings to pay for long-term care

That's the good news.

Unfortunately ...



60% of those surveyed are discussing it in their social circles, which may be why ...

63% said they do not have any type of long-term care plan, informal or written.

Social circles are great for socializing but may not be the best place to learn about important topics such as long-term care options. Financial professionals may provide key insights and planning options.

When should I plan for long-term care?

Most Americans say **65.**

Financial professionals say **50.**¹

Developing a long-term care strategy when you are younger and healthier may provide:



Higher chances of being approved



More affordable costs for care coverage



Greater care benefits and options

Don't know where to begin?



of surveyed consumers were hindered by not knowing who to speak to about options



think it's difficult to determine how much coverage is needed

Yet only



consulted a financial professional

Having a proactive plan in place can help alleviate stress on your family and provide benefits that matter to your lifestyle.

See the value

Consumers surveyed believe an LTC plan helps:



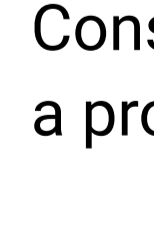
76% provide peace of mind



72% alleviate the financial impact on their family

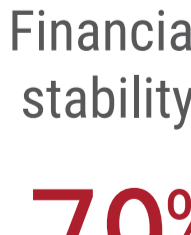


69% reduce out-of-pocket costs



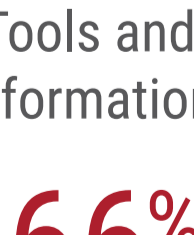
76% allow people to stay in their homes longer

Consumers surveyed are more likely to trust a provider that has:



Financial stability

79%



Tools and information

66%



LTC claims-paying experience

65%

Ready to put your plans in motion? Contact your financial professional today.

¹Versta Research, "2017 LTC Marketing and Thought Leadership Research, Findings from Surveys of Advisors and Consumers," https://newsroom.lfg.com/sites/newsroom.lfg.com/files/doc_library/file/2017_Long-Term_Care_Thought_Leadership_Research_Source_Deck.pdf, February 2018. Information presented here is from those polled in our survey.

Unless otherwise noted, all statistics mentioned are results of the *Planning for Long Term Care* study, which are based on an online survey of 1,003 adults aged 18 years or older across the United States, conducted April 25-28, 2019, by Lincoln Financial Group and Engine. The margin of error associated with the total sample is +/- 3.09% at the 95% confidence level. Public report available: <https://newsroom.lfg.com/document-library/importance-planning-long-term-care>, July 2019.

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