

## Pre-Approach Letter

*Sample*

Dear \_\_\_\_\_,

The two major goals of the financial plan we have designed for you are:

- (1) To provide you and (spouse) with a retirement income that you cannot outlive and,
- (2) Conserve your assets for the benefit of your children.

A severe **threat** to accomplishing those goals is the cost of extended health care – a cost that will be incurred by 70% of all Americans over age 65. Although the costs will be inconsequential for some, for others, it can run into the millions of dollars from the results of serious injuries or illnesses – such as, strokes, Alzheimer’s, Parkinson’s or Multiple Sclerosis.

**There are only** two sources of money to pay these costs: from income, or by liquidating assets. If you pay costs from income, you and the family will have to live on less; if you liquidate assets, the family legacy will be reduced, there may be severe tax consequences, and there is always the risk the costs could consume all of your assets and there would be nothing left.

Therefore, I strongly recommend that we discuss creating a **long term health care plan** to protect you, (spouse) and the children from having to make those choices. The plan could be funded with your existing assets or it could use a new insurance program that works like this:

- If you or (spouse) need extended health care the insurance company will pay for it.
- If you don’t need care, the insurance company will refund the premiums.
- The government will pay a substantial part of your premium with tax subsidies.

Closes:

- Would you like to see how this plan could work for you and (spouse)?
- Would you like to talk about this next time we get together?
- Should we put some numbers together on both the insured and self-insured options?
- I strongly recommend we talk about this next time we get together.

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Should you have any questions, please contact Phil Davis at 203.792.7300 or via email [ptdavis@corpcompinc.com](mailto:ptdavis@corpcompinc.com).