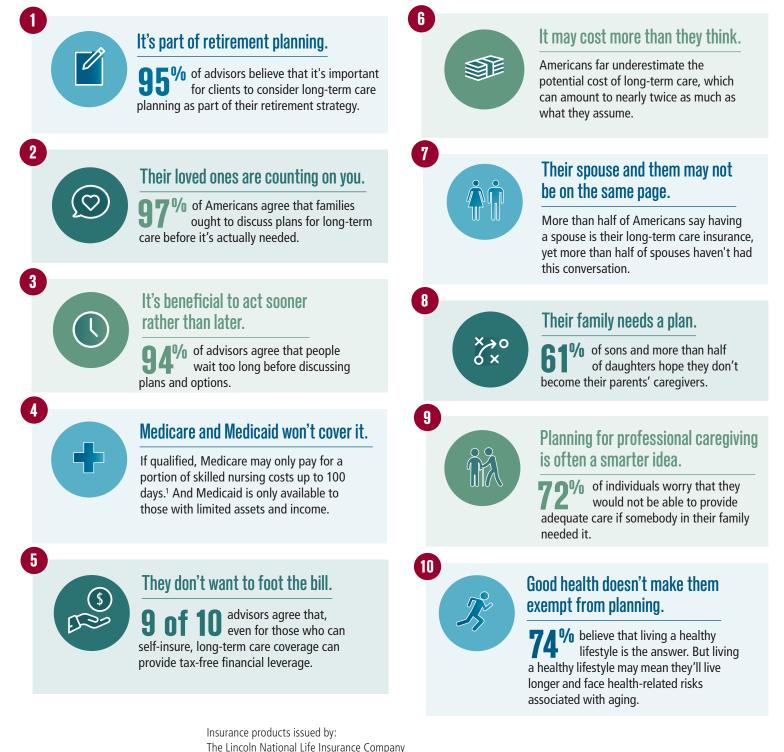


## **10** reasons why you should be talking with your clients about long-term care – now\*

Your clients are counting on you to help them feel confident about their future. That's why 9 of 10 individuals believe advisors should be discussing long-term care planning with them.\*



Lincoln Life & Annuity Company of New York

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Ask your Lincoln representative about an array of long-term care planning resources to help you succeed.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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 \*VerstaResearch, "2017 LTC Marketing and Thought Leadership Research, Findings from Surveys of Advisors and Consumers," October 2017. For a printed copy of this research, please call 877-ASK-LINCOLN. The survey was commissioned by Lincoln Financial Group and included approximately 500 advisors and 1000 consumers.
<sup>1</sup>Department of Health & Human Services, "Long-Term Services and Support for Older Americans: Risks and Financing," *ASPE Issue Brief*, https://aspe.hhs.gov/pdf-report/long-term-services-and-supports-older-americans-risks-and-financing-research-brief, February 2016.

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