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Minnesota Life Insurance Company

5 ways to transform market volatility objections into LTC sales

TIPS TO UNLOCK PRODUCTIVE CONVERSATIONS

During times of market volatility, clients often put planning for long-term care (LTC) needs on the back burner. But this approach can be short-sighted and costly. When a client says, "With the market so shaky, this isn't the right time to think about LTC protection."

Questions?

Let's talk.

Name
Phone number
Email

You can say:

1. I understand your hesitation about moving money now. Let's consider two hypothetical scenarios where you need long-term care down the road:

    - In the first scenario, you don't have LTC protection, which means you're entirely reliant on your existing assets to pay for care. What happens if you get sick during a down market? That could put a lot of undue stress on your portfolio.

    - In the second scenario, you've already repositioned a portion of your assets into an LTC solution. It doesn't matter what the market is doing or what your income needs are – you have a bucket of money already designated to pay for care.

    Which approach do you think puts more of your portfolio at risk?

2. Many clients tell me they're waiting for the market to recover before considering LTC protection. I understand the desire to want to keep your portfolio and retirement income as protected as possible. Here's one thing to consider: the right LTC solution can provide guaranteed LTC protection, helping to ensure your portfolio is resilient to future care needs, no matter what the market does.

    Would you be interested in hearing more about these solutions?

3. I like to think of retirement plans as having three main buckets: growth, income, and protection. Right now, without LTC protection, your growth and income buckets are potentially being asked to have to do double-duty down the road, which could drain them faster than you want. By repositioning a portion of your assets into the protection bucket, you help ensure each bucket can do its intended job, creating more balance in your overall plan.

   Would you like to see how this three-bucket approach might work with your portfolio?

4. You mentioned self-funding for long-term care. Let's explore what that really means. There may be tax implications when you need to withdraw money for care. There's no telling where the market will be. And, perhaps most importantly, $1 of assets will get you $1 for care. With the right LTC solution, you could have a guaranteed benefit for care, meaning $1 of premium would yield several dollars for care. For me, it's not a question of whether you can afford to self-fund, it's about whether this is the most efficient way to do it.

   Do you think this would be the best use of your assets?

5. Beyond protecting your own retirement, let's talk about your legacy goals. Without LTC protection, your family's inheritance could become your unofficial LTC fund. LTC protection helps create boundaries around that risk, ensuring that what you've built has the best chance of fulfilling your true intentions for it, regardless of market conditions.

   How would it feel if your care needs became your legacy?

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