**client needs analys****is client needs analysis** 

**Email #3: Promotes long-term illness care**

**Subject line:** Help minimize unexpected financial strain

**Body copy:**

{Client name},

52% of Americans reaching 65 will need some type of long-term care services in their lifetimes\*.

The traditional solution for covering these expenses was a long-term care policy. Long-term care insurance premiums have seen significant increases since 2000. Additionally, they are a “use it or lose it” type of program.

An alternative is a chronic illness rider on a life insurance policy. They can help minimize unexpected financial strain due to a chronic illness by providing access to funds while LIVING. This new generation of life insurance provides access to your death benefit as an income stream. Through this “living benefit rider” or chronic illness rider you can protect your retirement assets from some of life’s unexpected expenses like having a chronic illness.

Learn More:

* [How will you pay for potential long-term care expenses](https://adminplus.fgsfulfillment.com/View/AIGAG/1/AGLC108796)
* [QoL® SelectChoice II Accelerated Benefit Riders](https://adminplus.fgsfulfillment.com/View/AIGAG/1/AGLC111036)
* [Client testimonial: Chris Edward video](https://s7d2.scene7.com/is/content/aigassets/aig/america-canada/us/videos/Chris_Story_How_Life_Insurance_Brought_Peace_During_a_Difficult_Time.mp4)

Please let me know if I can assist you in any way.

{your contact information}

\*Morning Star. 75 Must-Know Statistics About Long-Term Care: 2018 Edition. August 2018.

Policies issued by: American General Life Insurance Company (AGL), Policy Form Numbers 15442, 15442-5, ICC15-15442, 15442-10A; Rider Form Numbers 15602, ICC15- 15602, 15603, ICC15-15603, 15604, ICC15-15604, 15600, ICC15-15600, 15972, 15972-5, 82012, 82012-CA, 82410, 88390, 14002, 14002-5, ICC14-14002, 15990, 13600-5, AGLA 04CHIR-CA (0514), AGLA 04CRIR, and AGLA 04TIR. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). AGL does not solicit business in the state of New York. Products may not be available in all states and product features may vary by state. Guarantees are backed by the claims-paying ability of the issuing insurance company. © 2020 AIG. All rights reserved.

Consumer Emails - Long Term Illness Expenses

*Note these emails are intended for use by financial professionals to cut and paste into their email program and send to their clients and prospects. Note that the red areas should/can be customized.*