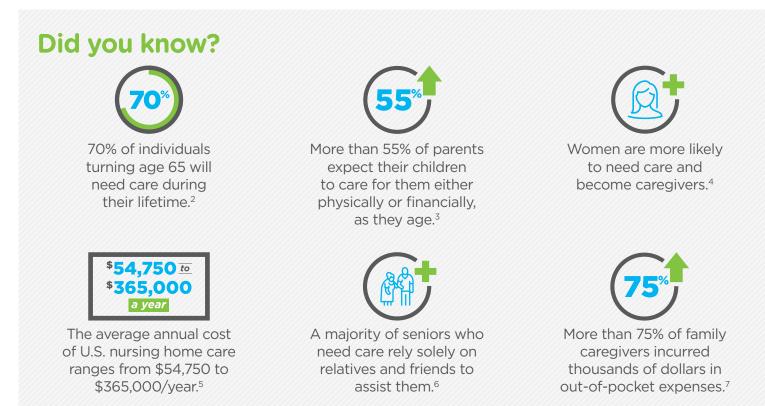
## Talking about mom and dad's plan for care

One very important conversation to have with your parents is about their plan for care and how life insurance can help.

Why? Because if your mom or dad does not have a formal plan, the responsibility may fall on you and your siblings. In fact, many adult children are unaware that their parents plan to have them as caregivers. Unfortunately, if this happens, the emotional and financial consequences for both parent and child can be significant.<sup>1</sup>





## Take the next step.

Encourage your parents to talk with their retirement planning team, including a licensed, independent insurance professional, about a plan that includes life insurance and annuities, one that can help protect their assets, their family and their future. There are options that can give them financial flexibility and benefits — even if they never need care.

I can help. Please contact me at your convenience.

Producer Name:

Agency Name:

Producer Phone Number:

Producer Email Address:

Life Insurance and Annuities offered by [ ] and issued by Sagicor Life Insurance Company, Scottsdale, AZ. All products not available in all states. Sagicor life insurance products are not longterm care insurance.

<sup>1.3,4</sup>MarketWatch, "<u>Not expecting to be a caregiver? You'd better check with your parents</u>."
<sup>2</sup>The Wall Street Journal, "<u>The Odds on Needing Long-Term Care</u>."
<sup>5</sup>American Council for Aging, "Nursing Home Care Costs by State and Region-2019."
<sup>6</sup>Institute on Aging.

<sup>7</sup>AARP, Family Caregiving, Financial and Legal, "Surprising Out-of-Pocket Costs for Caregivers,".

Sagicor is rated "A-" (Excellent) by A.M. Best Company (4<sup>th</sup> best out of 16 possible ratings), affirmed as of September 11, 2020. Rating and guarantees based on the claims-paying ability of issuing insurer.