



"Build & maintain YOUR TREASURE CHEST with us!"

Christine B. Cooper, MS, CLTC
5420 Land O'Lakes Blvd, Suite 101
Land O'Lakes, FL 34639
P: 813-996-6100
F: 813-996-6117
Email: chris@cooper-financial.com
Web: cooper-financial.com

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Dear Valued Client:

I want to bring to your attention that November is Long-term Care Awareness Month. During the next few weeks, I thought it would be appropriate that you take a moment first, to honor someone you know who has put aside their own career and personal life to provide care for a family member and second, to reflect on what will happen to those *you* love if *you* ever need care over a period of years.

I have worked with far too many clients who have asked for my help *only after* they were faced with the prospect of needing long-term care. Although each person's situation was unique, they shared two things in common: First, all were successful financially and second, everyone who developed dementia or a chronic illness was absolutely convinced - beyond any doubt - that it would never happen to him or her.

Unfortunately, these individuals never realized that providing care would quickly become all-consuming to those they loved; that in effect, providing care to them would also make those they loved sick. As well, no one understood that there were financial consequences: Paying for care placed their families in a precarious financial condition.

The only way to prevent this happening to your family is to create a plan, the goal of which is to keep you safe at home, while preserving the emotional, physical and financial well-being of those you love.

I want to extend an offer to meet with you to discuss, not the risk of needing care, but rather how severe the consequences providing care would have on those you love if you ever did. I too share some ideas about putting together a plan that mitigates those consequences.

Please give me a call so that we can set up a time to meet and discuss this important matter.

Sincerely,

Christine B. Cooper, CLTC