

LTC Financial Partners Named as Long Term Care Insurance Source by Kiplinger's 2nd Year in a Row

Agency Readies 530 Agents to Address Key Issues Raised in Kiplinger's Guide, Retirement Planning 2008

KIRKLAND, Wash., July 17 (SEND2PRESS NEWSWIRE) – Kiplinger's Retirement Planning 2008, published in the Fall issue of Kiplinger's Personal Finance, includes this advice for seekers of long term care insurance: "TIP // For help finding a policy, check out LTC Financial Partners (www.ltcfp.com); 866-471-4072, which includes brokers throughout the U.S..." A comparable "tip" was offered in the 2007 issue of the Kiplinger's guide.



"We're honored to be singled out the second year in a row," says Jonas Roeser, Senior Vice President of Marketing & Operations of LTC Financial Partners LLC (LTCFP), one of the nation's most experienced long term care insurance agencies. "So we're priming our agents to answer the important issues raised by Kiplinger's."

Those issues include –

– How to get a lower-cost policy without losing important benefits. "Today, depending on your age and health, you can get a policy for \$2,000 or less a year," says Roeser, "but you need to make sure it covers everything you want."

– How to use the insurance to shelter your life savings. "As Kiplinger's points out, long term care expenses can eat up your assets if you're not insured," says Roeser. "So if you have a modest or sizeable estate, LTC insurance can be invaluable. But you need to take some extra steps. An important one, if you're in a state with a long-term-care partnership program, is to secure a state-approved policy. This can protect thousands to hundreds of thousands of dollars in the event you exhaust your LTC policy benefits. That means you can qualify for Medicaid and keep the protected amount." All states are empowered by the Deficit Reduction Act of 2005 to establish partnership programs; about half are in the process or doing so or already have programs in place.

– How to get a group discount on your policy. "As Kiplinger's points out,

your employer may be able to get you a discount of up to 10%," says Roeser. "What most people don't know is that there are ways to get the group discount even if you're retired from your company, or even if your employer does not currently sponsor a long term care group plan." Roeser's organization offers a special program for companies and other organizations, called the Long Term Care Outreach and Education Program (LTCOEP(TM)).

– How to avoid rate hikes and secure inflation protection. "You want your premium payments to remain stable, not suddenly shoot up," says Roeser. "And you want your benefits to increase with the cost of living. The way to do this is to choose a policy with an inflation protection clause, from a very sound carrier."

These issues and other questions will be answered free by LTCFP's 530-plus agents, licensed in all states. They may be contacted at www.ltcfp.com or 866-471-4072.

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