

For Many Women, a Long-Term Care Protection 'Package' May Be an Ideal Holiday Gift, Ohio LTC Leader Says

CLEVELAND, Ohio, Dec. 4, 2013 (SEND2PRESS NEWSWIRE) – Looking for a special present for a special woman? “A long-term care protection package may be just the ticket,” says Denise Gott, Executive Vice-President of LTC Financial Partners, LLC (LTCFP).

“What else can improve her life more?” Gott asks. “Clothing, a trip, perfume, the latest gadget?”

“Such things may be hard to beat for immediate pleasure, but a long-term care package says you’re behind her for the long haul. What other present can do that?”

The “package” can take many forms:

- * Long-term care insurance,
- * An annuity,
- * Life insurance with an LTC rider,
- * A reverse mortgage, and/or
- * Critical illness insurance.

“Whatever the instrument,” says Gott, “the idea is the same. Let a woman in your life breathe easier knowing she’s got a way to help pay for care in case of incapacity. She doesn’t have to worry so much about an uncertain future.”

An LTC package can be an especially good present for a woman, for two reasons:

First, women tend to live longer than men. According to the U.S. Department of Health and Human Services, women need care a full year and a half longer than men: 3.7 years versus 2.2 for men, on average. “So when they need care, they need a lot more of it, and they need it when there may be no man around,” says Gott. “Having an LTC package in place counters one of their biggest worries.”

Second, LTC insurance (the first package option) may never be as affordable for a woman as it is now. “Since women live longer than men and tend to need care longer,” says Gott, “carriers have been subsidizing them, so to speak, in effect giving them up to an extra year and a half of care for free.” This is changing. Genworth, John Hancock, and Transamerica have already introduced gender-based pricing in several states; and other carriers are expected to follow suit. “This time next year, rates could be double digits higher for many policies.”

An LTC protection package can also benefit a woman when it’s a gift to someone else. Why? “When there is no plan in place, females tend to be the

default caregivers,” says Gott. “So when a woman’s spouse, dad, or mom gets protected, it’s an indirect gift to her too; she can stop worrying so much about having to disrupt her life to tend them. What a relief, knowing you don’t have to spend your days helping them eat, move around, or bathe.”

Information on package options is available from the following LTCFP solution experts:

CA: Phyllis Solgere

CA: Sarah Fisher

CA: Petra Petry

CA: Art Neibrief

CT: Larry Golfin

CT: Steve Foss

CT: Leonard Wik

FL: George Braddock

FL: Janet Washburn

GA: Belen Hickman

GA: Amy Pollock

ID: Linda Hicks

IL: Robin Frank

IN: Kirk Bennett

MI: Tom Varner

MN: Jennifer Ragborg

MO: Wendy Rinehart

MO: Keith Eisberg

NE: Larry Heinert

NE: Larry Neuwirth

NJ: Michael B. FitzPatrick

NJ: Richard Landau

NJ: James Cundari

NY: Steve Brefere

NY: Virginia Lee Kintz

NY: Sheila White

NY: Jennifer Lenihan

NY: Susan Lenihan

NY: Jay Charno

NY: Gene Cutler

NY: Michael Robinson

NY: Ronald Brie

NY: Dana Dee

NY: Ray Donnelly
NY: Peter Molnar

OH: Thomas Hodges
OH: John Cullen
OH: Pattianne Baran
OH: Brenda Gray

OR: Diane Steeves

PA: Kevin Bressler
PA: Cathy Allen

SC: Madeline Wade

TN: Mark Wardell

TX: Bill Holland
TX: Kay Nettles
TX: Kat Roebuck
TX: Kim Beckham

VA: Linda Sotirion
VA: George Polizos
VA: Patricia O'Neill
VA: Michael Zuchowski

VT: Tod Warner

WA: Christine Khemis
WA: Lucille Smith.

About LTC Financial Partners, LLC:

LTCFP – <http://www.ltcfp.com/> – is one of America's largest and most experienced long-term care insurance agencies providing a variety of LTC solutions. The company serves employee groups and associations as well as individuals. The solution experts are led by Mark Goldberg, National Sales Manager.

* Photo Caption: LTCFP Executive Vice-President Denise Gott.

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