

# Leading Long-Term Care Insurance Agency Broadens Scope, Offering Group Plans for Worksites and Expanded Options for Consumers

KIRKLAND, Wash., Feb. 13, 2013 (SEND2PRESS NEWSWIRE) – Until recently, long-term care financing has been offered to Americans primarily in the home; and the means of financing has been limited to LTC insurance, for the most part. That's no longer so with LTC Financial Partners, LLC (LTCFP), one of America's largest and most experienced LTCi agencies.

The company is expanding aggressively into the worksite market by forming alliances with employee benefit brokers. And in the consumer market, LTCFP now offers alternative products to support plan design – products such as annuities, reverse mortgages, and life insurance with LTC riders.

The company is, in effect, increasing the size of its “store” and the breadth of its selection. The move, perhaps a bellwether for the industry, solves two big problems for millions of longer-living Americans.

First, LTC insurance has been much less available than regular health insurance, since only the latter is widely available as an employee benefit. “With our partners, we're starting to change that,” says Cameron Truesdell, CEO of LTCFP. “We're out to make LTC protection a common benefit choice, just like medical or dental.”

Second, long-term care insurance isn't right for everyone, and not all can meet the health requirements. “Millions are left out,” says Truesdell. “So we're becoming a one-stop shop with something for everyone.”

Truesdell points out that good health is not a requirement for reverse mortgages, which can be a tax-favored source of cash to pay for care. So can life insurance policies with long-term care riders, he says. And for people wealthy enough to self-insure, annuities can be a vital part of estate planning, with funds earmarked for care, if needed, or for other uses.

LTCFP's reverse mortgage, annuity, and life insurance businesses are in their infancy but growing rapidly. Ditto for the worksite business, according to Truesdell. “By the end of 2013, we expect over half our volume to come from employee benefit programs.”

The following LTCFP specialists are available to answer questions about LTC financing for individuals or employee groups. In addition, they can advise on payment alternatives including reverse mortgages, annuities, and life policies with LTC riders.

**The specialists are:**

CA: Paula Taylor – 510-763-5002  
CA: Phyllis Solgere – 909-627-5587  
CA: Laura Weber – 714-674-0190  
CA: Sarah Fisher – 510-230-4301  
CA: Jim Valentine – 408-792-0540  
CA: Petra Petry – 949-351-0347

CT: Larry Golfin – 860-677-4075  
CT: Steve Foss – 860-539-0674  
CT: Leonard Wik – 860-432-1870

FL: George Braddock – 305-378-8091  
FL: Janet Washburn – 239-404-7590

GA: Belen Hickman – 404-245-2444  
GA: Amy Pollock – 404-237-1189

ID: Linda Hicks – 208-331-2803

IL: Cheri Davis – 773-531-0669  
IL: Robin Frank – 773-774-2600

IN: Kirk Bennett – 260-969-1310

MI: Tom Varner – 810-796-2405  
MI: Marybeth Bayer – 734-222-9882

MN: Jennifer Ragborg – 952-898-2750

MO: Wendy Rinehart – 816-886-2358  
MO: Keith Eisberg – 573-303-3007

NE: Larry Heinert – 402-339-8643  
NE: Larry Neuwirth – 308-635-2023

NJ: Michael B. FitzPatrick – 862-242-8787  
NJ: Richard Landau – 201-476-0880  
NJ: Gary Melnikoff – 201-265-1958  
NJ: James Cundari – 973-450-1074

NY: Steve Brefere – 914-234-7767  
NY: Virginia Lee Kintz – 866-582-6074  
NY: Sheila White – 631-893-4040  
NY: Jennifer Lenihan – 631-262-7167  
NY: Susan Lenihan – 631-262-7167  
NY: Jay Charno – 516-935-4029  
NY: Gene Cutler – 516-869-6767  
NY: Michael Robinson – 516-612-4936  
NY: Ronald Brie – 212-799-3900  
NY: Dana Dee – 716-983-1316  
NY: Ray Donnelly – 516-747-1809

OH: Thomas Hodges – 513-519-6010  
OH: John Cullen – 419-797-9210  
OH: Pattianne Baran – 216-409-0859  
OH: Brenda Gray – 513-541-3968

OK: Samuel Walker – 405-816-0868

OR: Diane Steeves – 503-297-7677

PA: Kevin Bressler – 610-783-6970  
PA: Anthony Camill – 412-445-6171  
PA: Cathy Allen – 610-588-0852

SC: Pamela Loesch – 843-856-4141  
SC: Madeline Wade – 317-259-4113

TN: Mark Wardell – 901-337-4146  
TN: Teresa Will – 931-619-1852

TX: Bill Holland – 817-283-7221  
TX: Kay Nettles – 713-466-4614  
TX: Kat Roebuck – 281-431-4033  
TX: Kim Beckham – 361-579-9663

VA: Linda Sotirion – 757-646-6820  
VA: George Polizos – 757-291-8505  
VA: Patricia O’Neill – 703-534-3255  
VA: Penny Gilbert – 703-281-0914  
VA: Michael Zuchowski – 757-467-1354

VT: Tod Warner – 802-985-4930

WA: Christine Khemis – 888-582-5364  
WA: Lucille Smith – 206-877-3456

WI: Lynette Schiefer – 920-434-4559

WV: Deborah Bailey – 304-744-0111.

LTC Financial Partners – <http://www.ltcfp.com> – is actively recruiting new specialists. “We don’t have enough people to maximize the opportunities,” Truesdell says.

\*(Photo Caption: LTCFP CEO Cameron Truesdell.)

News issued by: LTC Financial Partners, LLC



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