

# Long-Term Care Insurance Industry Leader Prepares to Serve Groundswell of New Clients as Claim Benefit Payments Quadruple

KIRKLAND, Wash., Aug. 19, 2013 (SEND2PRESS NEWSWIRE) – When today’s 50 to 60-somethings turn 70 to 80-something, tens of billions of dollars per year will be paid to holders of long-term care insurance policies and related financial instruments. Will you be among them? Today LTC Financial Partners, LLC (LTCFP), offers a five-fold path for participation.

“With more than 77 million aging baby boomers soon to need long-term care, insurance benefit payments are going to mushroom,” says Denise Gott, LTCFP’s National Sales Manager. “According to the American Association for Long-Term Care Insurance, more than \$34 billion a year will be paid out by insurers by 2032, up from \$6.6 billion in 2012.” That’s more than a four-fold increase, she points out. “It’s validation of the wisdom of those who got LTC protection when they were young and healthy enough to qualify.”

The growing visibility of those receiving benefits is fueling a resurgence in long-term care planning, she observes. “Already we’re seeing many younger people – mostly 50 to 60-somethings but some in their 40’s – come to us because they want the same benefits their elders are getting.”

**Depending on individual circumstances, Gott’s organization recommends one or a combination of five protection options:**

- \* Long-term care insurance,
- \* Annuities,
- \* Life insurance policies with LTC riders,
- \* Reverse mortgages, and
- \* Critical illness insurance.

LTC insurance continues to be the most popular option in spite of industry consolidation and recent rate increases. “Care is simply costing more,” says Gott, “and people are living longer and need care for longer periods. This puts the rate increases in perspective and only heightens the importance of planning for care one way or another.”

Beyond the coming tens of billions in LTC insurance claims payments, tens of billions more will go to those who protect themselves through the other four instruments, Gott says.

**Information on LTC insurance and the other options is available from the following LTCFP specialists:**

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  
CA: Art Neibrief – 707-974-8282

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: Robin Frank – 773-774-2600

IN: Kirk Bennett – 260-969-1310

MI: Tom Varner – 810-796-2405

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: 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  
NY: Peter Molnar – 800-588-9406

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: Madeline Wade – 317-259-4113

TN: Mark Wardell – 901-337-4146

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.

**About LTC Financial Partners, LLC:**

Serving employee groups and associations as well as individuals, LTCFP – <http://www.ltcfp.com/> – is one of America's largest and most experienced long-term care insurance agencies. The company is a co-founder and sponsor of the "3 in 4 Need More" campaign, which seeks to alert Americans to the long-term healthcare crisis, and to multiply the number protected by long-term care planning.

\* Photo Caption: LTCFP National Sales Manager Denise Gott.

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