



Long Term Care Insurance Specialists

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Paramus-Based Long-Term Care Leader Extends Strategic Partnership Offer to Hundreds of Senior-Market Professionals

The move opens the huge, growing long-term care market to general insurance agents, financial advisors and others; with back-end support from LTC Financial Partners, they can offer specialized care solutions without becoming specialists themselves.

Paramus, NJ March 12, 2014 – Today LTC Financial Partners announces a broad expansion of its strategic partnership program. “We’re opening our doors to seasoned senior-market professionals who want to expand their service offerings through a turn-key process,” says Gary Melnikoff, an LTC solution expert for LTC Financial Partners, with offices in Paramus.

In recent years, key strategic partners with LTC Financial Partners have been large organizations such as professional associations. “Now we’re making our support available to a broader array of small, medium, and large partners,” says Melnikoff.

Selected partners need not bother with the details of LTC planning, such as needs analysis, education, plan design, and paperwork. “They can keep on doing whatever they’re doing,” says Melnikoff, “Then, whenever a client has a long-term care planning need, we’re their back-office specialists. They will leverage one of our 350 experts, who have the necessary LTC knowledge, certification, carrier relationships, solution set, and support systems.”

Suitable strategic partners include providers of financial advice, care services, general insurance protection, or other services to older Americans 45 and up.

“We need 500 or more to help us fill a huge, growing need,” says Melnikoff. “We expect about 70% of senior Americans to require some kind of long-term care at some point. That’s about 54 million of our 78 million Baby Boomers, now entering retirement. But only about 10% have LTC protections in place. If we had 5,000 strategic partners, we still couldn’t help everyone.”

Once selected, licensed partners may share the revenues of a wide array of long-term care solutions. These include –

- LTC insurance policies from multiple carriers,
- Annuities with tax-advantaged LTC features, and
- Life insurance policies with LTC riders.

“We think this is a golden opportunity to serve and grow,” says Melnikoff. “We can be a lucrative add-on to many senior-focused practices.”

Over time, partners may elect to strengthen their relationships with the company in a number of ways, opening the door to more substantial compensation and equity ownership.

Information about opportunities in this and other parts of the country is available from Melnikoff at gary.melnikoff@lctfp.net, <http://www.LEARNABOUTLTC.COM> or 201-265-1958.

Gary Melnikoff is a leading long-term care solutions agent in NJ, serving consumers as well as organizations. “We’re glad to help individuals or employers learn the type of protection that’s best for their situation,” Melnikoff says.

In California the company is known as LTC Partners & Insurance Services; in other states, as LTC Financial Partners. The corporate website: <http://www.lctfp.com>.

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