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## **Give a Woman in Your Life the Gift of Long-Term Care Protection, Shelburne-Based Industry Leader Suggests**

### **There May Be No Better Way to Make Her Smile, and Keep Smiling, Year After Year!**

Shelburne, VT December 4, 2013 – With Christmas, Hanukkah, and other gift-giving holidays near, how might you best delight a mother, wife, or other woman in your life? “Few things can beat a long-term care protection package,” says Tod Warner, an LTC solution expert for LTC Financial Partners, with offices in Shelburne.

Really?

Compared to jewelry, an ocean cruise, or new car? “Ordinary gifts bring temporary delight,” says Warner, “but an LTC package can help deliver peace of mind for years to come.”

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 Warner, “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 Warner. “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 Warner, “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 Warner. “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.”

“At this time of year,” Warner says, “we’re happy to put on our holiday hats and act as LTC gift package advisors.” Information is available from Warner at [tod.warner@lctfp.net](mailto:tod.warner@lctfp.net), <http://TodWarner.lctfp.com> or 802-985-4930.

Tod Warner is a leading long-term care solutions agent in VT, 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,” Warner 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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