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Long-Term Care Leader, with Offices in Shelburne, Seeks Alliances with 1,000 Insurance and Financial Advisers, a Move Prompted by the Surge of Aging Baby Boomers

Shelburne, VT September 25, 2013 – Today LTC Financial Partners offers alliance opportunities to 1,000 independent advisers who wish to help longer-living Americans prepare for upcoming long-term care (LTC) needs. The aim is to handle an expected glut of clients by leveraging, through the advisers, the company's expertise, solution set, and outreach tools.

LTC Financial Partners points to America's 78 million Baby Boomers (those born between 1946 and 1964) who are moving rapidly into their retirement years. "We expect about 70% of them, more than 54 million, to require long-term care services and the means to pay for them," says Tod Warner, Shelburne-based agent with LTC Financial Partners.

"Our solution set is just what they need, but the surge is so huge, we can't possibly handle it alone. We need help from America's best advisers in the LTC and allied fields."

Once selected, the 1,000 advisers may choose one of three options:

1. Expand their current business by referring clients who need the company's solution set.
2. Join the company's network as an Associate, with a path to becoming an equity Partner. (This option is for experienced LTC advisers.)
3. Enter the LTC Institute, run by the company, to learn the business from scratch.

In all three options, the chosen advisers may remain independent, availing themselves of the company's resources, which include –

- Hundreds of the company's specialists (including Warner) available to assist them or service the clients they refer in all parts of the country.
- Nationwide marketing and public relations support.
- Home office and online tools for client management, payments, and administration.
- Strong national-account, worksite, association, and governmental relationships.

Suitable candidates include financial advisers, elder-care attorneys, long-term care insurance agents, annuity specialists, life and health insurance agents, employee benefit brokers, and others serving the needs of mature Americans.

The company's solution set includes key ways to pay for care: long-term care insurance, annuities or life insurance with LTC riders, critical illness insurance, and reverse mortgages.

Information is available from Warner at tod.warner@lctfp.net, <http://TodWarner.lctfp.com> or 802-985-4930.

Tod Warner is a leading long-term care insurance 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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