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## **Shelburne-Based LTC Agent Will Ease Shift to Senior Living and Long-Term Care Through Alliance Between LTC Financial Partners and Alternatives for Seniors**

Shelburne, VT January 22, 2013 – LTC Financial Partners, with offices in Shelburne, has formed an alliance with Alternatives for Seniors, the leading senior housing and services online directory.

“Together our two companies will ease the transition to senior living, which usually involves a host of stressful lifestyle and financial adjustments,” says Tod Warner, an agent who services the long-term care insurance needs of individuals and employee benefit programs throughout the state.

Alternatives for Seniors will offer information for comparing and choosing among senior living facilities, nursing centers, and home care services, and will facilitate contact with the appropriate communities/services as needed.

LTC Financial Partners will offer help in planning for long-term care through long-term care insurance and alternative instruments such as reverse mortgages, annuities, and life policies with LTC riders.

“We are delighted to be working with LTC Financial Partners,” says Anita Kremer, President of Alternatives for Seniors. “We hope to be able to greatly assist their clients with senior living and care information, whether for themselves or a family member. With modern families often spread across great distances, it is difficult to explore options for elderly relatives and stressful to decide on appropriate measures for care.” Alternates for Seniors provides free personal assistance and resources to families to help them understand options and make the search for the appropriate alternative for their needs as easy as possible.

Warner is available to answer questions about LTC financing and will refer people to Alternatives for Seniors for other needs.

Tod Warner is a leading long-term care insurance agent in VT, serving consumers as well as organizations seeking long-term care insurance. “We’re glad to help them learn if this type of protection is right for them, and if it is, to find the best, most affordable policy for their situation,” Warner says. Information is available at [tod.warner@lctfp.net](mailto:tod.warner@lctfp.net), <http://TodWarner.lctfp.com> or 802-985-4930.

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

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