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## **Now Everyone Can Plan for Long-Term Care, According to Manhasset-based Specialist; Updated “3in4” Guide Offers Overview of Product and Living Options**

**Published by the 3in4 Association, the Guide is Offered Free by LTC Financial Partners, A Founding Sponsor of the Association**

Manhasset, NY July 25, 2013 – Today the publication of a comprehensive, updated guidebook makes clear that long-term care (LTC) planning has moved well beyond traditional insurance, Medicaid, and nursing-home care. The newly revised guide, “3in4 Need More: Long Term Care Planning TODAY,” succinctly describes more than half a dozen government or private financial options. It also details care options ranging from at-home care to assisted living in plush senior residences. The 36-page publication is offered free by LTC Financial Partners, under a non-exclusive distribution agreement with the 3in4 Association, the publishers.

There are new sections offering an overview of –

- Critical illness insurance,
- Reverse mortgages,
- Combination products such as life insurance policies with LTC riders, and
- Veterans Administration (VA) benefits.

Together with 12 other sections, the updated guide covers all the basics of planning for care when people can no longer do such things as walk, eat, or bathe unaided.

Should one hire a home-care aide or move to some kind of facility? What's the best option if you're rich, poor, or in between? The new edition helps answer such questions and more.

“We're delighted to make this information available free to organizations and individuals throughout America,” says Gene Cutler, Manhasset-based agent with LTC Financial Partners. “We think it can help individuals make a happier transition to a new way of life. And we think it can help companies maintain productivity by educating their employees, so they won't have to worry about a loved one's care needs instead of focusing on work.”

Based on the premise that “3in4 Need More” than healthcare insurance, the guide helps the reader --

- Understand the odds of needing care and the risks of not having a long-term care plan,
- Do the research necessary for developing a plan,
- Decide on the best primary way to pay for care (self-insuring, Medicaid/Medicare, long-term care insurance),
- Work with a specialist (when LTC insurance is appropriate) to select the best carrier and design the best policy,
- Consider other means of addressing care costs, ranging from annuities earmarked for care to conversion of life insurance policies into long-term care benefits,
- Decide between a wide variety of senior care & living options.

Copies of the guide may be requested free from Cutler at gene.cutler@lfcfp.net, <http://www.genecutler.com> or 516-869-6767.

Gene Cutler is a leading long-term care insurance agent in NY, serving consumers as well as organizations seeking protections for disabilities including dementia. “We're glad to help individuals or employers learn the type of protection that's best for their situation,” Cutler says.

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

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