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Snohomish-based Long-Term Care Insurance Industry Leader Prepares to Serve Groundswell of New Clients as Claim Benefit Payments Quadruple

Christine Schuster Khemis, MBA, CLTC offers protection options for the growing number of younger people who seek benefits like those enjoyed by their elders.

Snohomish, WA August 21, 2013 – When today's 50 to 60-somethings turn 70 to 80-something, tens of billions of dollars per year will be paid to holders of long-term care insurance policies and related financial instruments. Will you be among them? Today Christine Schuster Khemis, MBA, CLTC offers a five-fold path for participation.

"With more than 77 million aging baby boomers soon to need long-term care, insurance benefit payments are going to mushroom," says Christine Khemis, Snohomish-based agent with Christine Schuster Khemis, MBA, CLTC. "According to the American Association for Long-Term Care Insurance, more than \$34 billion a year will be paid out by insurers by 2032, up from \$6.6 billion in 2012." That's more than a four-fold increase, Khemis points out. "It's validation of the wisdom of those who got LTC protection when they were young and healthy enough to qualify."

The growing visibility of those receiving benefits is fueling a resurgence in long-term care planning, Khemis observes. "Already we're seeing many younger people -- mostly 50 to 60-somethings but some in their 40's -- come to us because they want the same benefits their elders are getting."

Depending on individual circumstances, Khemis's organization recommends one or a combination of five protection options:

- Long-term care insurance,
- Annuities,
- Life insurance policies with LTC riders,
- Reverse mortgages, and
- Critical illness insurance.

LTC insurance continues to be the most popular option in spite of industry consolidation and recent rate increases. "Care is simply costing more," says Khemis, "and people are living longer and need care for longer periods. This puts the rate increases in perspective and only heightens the importance of planning for care one way or another."

Beyond the coming tens of billions in LTC insurance claims payments, tens of billions more will go to those who protect themselves through the other four instruments, Khemis says.

Information may be requested free from Khemis at Christine.Khemis@lctcp.net, <http://www.christineltc.com> or 888-582-5364.

Christine Khemis is a leading long-term care insurance agent in WA, 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," Khemis says.

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

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