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## **Long-Term Care Industry Leader, with Offices in Virginia Beach, Broadens Focus from Long-Term Care Insurance to Long-Term Care Solutions, Responding to Changing Consumer and Business Needs**

Virginia Beach, VA October 29, 2013 – Wondering if you should get long-term care insurance? Or if you can qualify? Or afford it? Stop worrying, advises LTC Financial Partners, one of America's largest and most experienced long-term care insurance agencies. Today the company announces a bold shift from its traditional focus on LTC insurance to a broad, balanced focus on multiple ways to pay for care.

"People can relax," says Michael Zuchowski, Virginia Beach-based agent with LTC Financial Partners. "Now, when they come to us, whoever they are or whatever their situation, help is at hand, whether it's an LTC policy or something else." The multiple options include:

- Long-term care insurance,
- Annuities,
- Life insurance policies with LTC riders,
- Reverse mortgages,
- Critical illness insurance, and
- Other solutions in the works.

The broader market thrust will be led in this area by Zuchowski, working with Mark Goldberg, the company's new National Sales Manager, who joined LTC Financial Partners earlier this month. He will work closely with Zuchowski and the company's management.

"I am thrilled to join Mark in driving this effort," says Zuchowski. "He's been in the business since 1991, advised every major carrier, and led sales for an LTC industry pioneer, ACSIA, for eight years."

One of the company's secrets of success, shared by Zuchowski and Goldberg, is dedication to Americans' long-term care needs, not a particular type of financial protection. "LTC insurance may or may not be the right thing for a particular individual," says Zuchowski. "We're here to serve as knowledgeable, caring advisers for everyone, no matter what their situation."

Information is available from Zuchowski at [mike.zuchowski@ltdcfp.net](mailto:mike.zuchowski@ltdcfp.net), <http://mikezuchowski.ltdcfp.com> or 757-467-1354.

Michael Zuchowski is a leading long-term care solutions agent in VA, 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," Zuchowski says.

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

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