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

Hackensack, NJ 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 Richard Landau, Hackensack-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 Landau, working with Mark Goldberg, the company's new National Sales Manager, who joined LTC Financial Partners earlier this month. He will work closely with Landau and the company's management.

"I am thrilled to join Mark in driving this effort," says Landau. "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 Landau 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 Landau. "We're here to serve as knowledgeable, caring advisers for everyone, no matter what their situation."

Information is available from Landau at richard.landau@lctcfp.net, <http://www.richardlctc.com> or 201-476-0880.

Richard Landau is a leading long-term care solutions agent in NJ, 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," Landau says.

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

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