

FOR IMMEDIATE RELEASE:

Bride Alert! Is Long Term Care Insurance in Your Prenup?

LTC Financial Partners Reports New Development Affecting 2.2 Million Weddings Per Year

KIRKLAND, Wash., Aug. 14, 2008 (SEND2PRESS NEWSWIRE) -- Prenuptial agreements are popular with brides of a certain age (40-plus), who often have accumulated assets, careers, and lifestyles they want to protect. Now there's a new prenup wrinkle, a clause specifying that hubby-to-be get a long term care insurance policy before walking down the aisle. The development is reported by LTC Financial Partners LLC (LTCFP), one of the nation's most experienced long term care insurance agencies.

According to the U.S. National Center for Health Statistics, there were 2.2 million marriages in 2007, and the number is expected to increase in 2008 and beyond. "A prenup requiring long term care insurance makes sense for any couple concerned about protecting their assets, careers, or ways of life," says Denise Gott, Board Chairman of LTCFP. "The bride should be especially concerned, since women live longer than men and tend to inherit the care-giving chores." These chores can be quite disruptive for career-minded women who may be forced to quit their jobs to tend the intended.

"I love the guy, but I'm not signing up to be his nurse or purse," says Sarah, a 50-plus California resident, now engaged to a man her own age. So she's insisting, prior to the wedding bells, that her intended cover himself with a policy like the one she has, which will pay for nursing-home or in-home care should she become ill or incapacitated for an extended period.

Caring for an out-of-commission loved one can be a real drain on one's time and money, without professional help to do the caring and insurance dollars to pay the bills. "Like millions of other women over 40, Sarah knows first-hand what caring entails," says Paula Taylor, Sarah's Oakland-based long term care insurance agent, an associate of Gott. "And she's not getting married to repeat the experience," Taylor emphasizes. "She spent countless hours caring for her now-deceased stepmother and father, and for a friend who died of cancer, and now wants a life of her own."

Sarah wants her marriage to be mutually fulfilling, not a potential drain. "With her husband-to-be covered by long term care insurance, Sarah's assets will be protected," says Taylor. "Her time and lifestyle will also be protected. Also she has children and grandchildren whose inheritance will be protected. Should the need for care materialize, she can spend quality time with her husband, letting others perform the nursing chores; and she can relax knowing that her own financial future will be secure."

For Sarah's intended, there's a silver lining. "By getting married instead of staying single, he can get a discount on his long term care policy," says Taylor. "And of course he can also enjoy the benefits Sarah enjoys with her policy: protection of his own assets and peace of mind knowing he will not burden his children with future care expenses or chores." Sarah's new husband will also benefit from the fact that Sarah is already covered. "He won't have to worry about becoming her nurse or wallet, should she require care before he does."

Taylor and her 500 associates are spreading the word to other brides-to-be, especially the 40-plus set. "Wedding bells should signal wonderful times ahead, not cloudy possibilities that can be avoided," she says.

LTCFP agents -- available in all states -- may be found at <http://www.ltcfp.com> or 866-471-4072. These specialists also work with couples' lawyers and financial advisors to include LTC protection in estate plans as well as prenuptial agreements.

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*(Photo 1 Caption: Chairman of LTC Financial, Denise Gott.)

*(PHOTO 2 Link 72dpi: Send2Press.com/mediaboom/08-0814-

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*(Photo 2 Caption: Partner of LTC Financial, Paula Taylor.)

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Interview with Ms. Gott or Ms. Taylor available on request,
as well as print-ready images and logos.

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