



Preparing...
FOR LIFE &
LONG TERM CARE.

life

Long Term Care Insurance
the financial, physical and emotional

THE SIGNIFICANCE OF Long Term Care

Life is the most precious and fleeting gift.

The longer we enjoy it, the longer we can share it with the family and friends we love. The reality is at any point, our health can change and we don't want to compromise our own independence and our family's lifestyle.

By protecting those assets we amass in life, we can make the most of those extended years, without becoming a financial burden to others and assuring access to quality care options.

This is why more and more forward thinking individuals are investing in Long Term Care Insurance... to plan and prepare NOW for their well being when they become frail or can no longer care for themselves.

**Insurance protects your family from
and emotional drain of long term care.**

No other coverage fills this need.

Think about it: Would you want your life savings and retirement nest egg spent on extended custodial care: private home aides, assisted living, community day programs, and nursing homes? Long term care insurance will cover costs associated with care once you require assistance performing 2 out of the 6 activities of daily

**“Once a person reaches age 70,
there is a 70% chance they will need
long term care in their lifetime and
the odds increase with age”**

AALTCI

living (ADLs): bathing, dressing, transferring, eating, toileting, continence or care needed for cognitive impairment. **These costly care services will dramatically impact any family that hasn't prepared.**

**Karp Loshak
brings solutions.**



Greater Options Mean Smarter Choices

KARP LOSHAK BRINGS YOU BOTH

To design a custom plan for your budget and lifestyle, Karp Loshak affiliates with:

Genworth | Guardian/Berkshire | John Hancock

MassMutual | MedAmerica | MetLife

Mutual of Omaha | Prudential

TransAmerica | UNUM

We Are Independent

Specialists

Focused ON YOU

- We design comprehensive plans to meet the goals of our clients.
- We make long term care insurance planning easy and straightforward.
- We craft affordable options based on client's health qualifications and personal preferences.
- We have no allegiances; we compare rates among the top rated LTC carriers.
- Rates are set by the insurance carrier. Rates do not differ between independent brokers and career agents.
- We do a complete analysis of all LTC carriers to get you the best price and plan.
- We make careful recommendations to maximize your protection.
- We maintain the security of your family, your assets and your peace of mind.

LONG TERM CARE INSURANCE

Why buy now?

We are living longer lives. Statistically, it is extremely likely that you will require long-term care in your lifetime. Here's why you should invest today...

To Protect Your Family – the financial and emotional consequences can be devastating. The physical consequences of providing care causes healthy caregivers to become ill themselves.

Nothing Else Covers Long Term Care – Medicare, Health Insurance and Medicaid* WILL NOT PAY.

Rates Are Determined By Age & Health – like all other insurances, better health means lower premiums for the life of the policy.

It is Unrealistic To Self-insure in order to reach the necessary funding for future long term care costs. **After paying premiums for 25 years, most people break even with just 3-6 months of care.**

NYS Offers a 20% Tax Credit – on LTC premiums annually.

Federal Deductions – available for business owners and those who itemize medical expenses.

* Requires you to impoverish yourself and have very limited control over care.

Genworth | Guardian Berkshire | John Hancock
MassMutual | MedAmerica | MetLife | Mutual of Omaha
Prudential | TransAmerica | UNUM

Trust Karp Loshak TO HELP PROTECT YOUR FUTURE.

Natalie Karp and Rona Loshak are specialists in Long Term Care Insurance and have earned the highest credentials: CLTC certification, MBA's from top ranked business schools, members of the American Association of Long Term Care Insurers and are licensed in NY, NJ, CT, FL and CA.

We are independent brokers who represent the leading LTC carriers. Attorneys, accountants, financial advisors, and current clients alike are referring to Karp Loshak for Long Term Care Insurance. **Here's why...**

- We recommend comprehensive solutions based on value proposition, budget and lifestyle.
- We are professional, experienced, and committed so our clients feel comfortable, confident, and cared for by the choices we present.
- We provide unparalleled personal and responsive service.
- We are present and hands-on in every relationship. You are always working with the principals at Karp Loshak.

Karp Loshak's goal is to
educate,
customize,
implement &
coordinate
complex options into
straightforward solutions.

We evaluate the medical histories, profiles and preferences of our applicants to secure the highest quality coverage at the lowest possible cost. To discuss how you and your family can benefit from Long Term Care Insurance planning, call Karp Loshak at **516.801.1419** or email info@karploshak.com for information and a complimentary consultation.



Specialists in All Aspects of Long Term Care Insurance

- Traditional Long Term Care Insurance
- State Partnership Plans
- Life Insurance with LTC Benefits
- Annuities with LTC Benefits
- Financing Long Term Care Insurance
- Providing LTC Insurance with Tax & Estate Advantages

Highest Professional Credentials

MBA's from top business schools

CLTC-highest certification for long-term care insurance

Licensed in NY, NJ, CT, FL and CA

State Partnership Certified

Members of The American Association of Long Term Care Insurers



Independent Brokers

Independent brokers who represent the leading LTC carriers including: Genworth | Guardian/Berkshire | John Hancock MassMutual | MedAmerica | MetLife | Mutual of Omaha Prudential | TransAmerica | UNUM

Professional Memberships Include:

SUNN (Senior Umbrella Network)

AGES (Association of Generational Experts for Seniors)

LI Center for Business & Professional Women

NAFE (National Association of Female Executives)

NAWBO (National Association of Women Business Owners)

Roslyn Chamber of Commerce



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