



**Home Office:**  
Long Term Care Associates, Inc.  
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1.800.742.9444



## **RICK NATHANSON**

### **LONG TERM CARE INSURANCE SPECIALIST**

Rick's exposure to the world of long term care began in 1990. At that time, his wife's grandmother lived with Rick and his wife and needed custodial home care. Since she had no long term care insurance, Rick's family spent over \$200,000 caring for her. In part, because of that experience, in 1995 Rick transitioned from a 15 year career in commercial banking to specialize in the sale of long term care insurance.

Motivated by his experience with his grandmother-in-law, Rick wrote a critically acclaimed book on long term care entitled, "Can You Afford To Grow Old?" This authoritative book is designed to educate and guide individuals in understanding the complex issues of long term care.

Rick's personal experience in dealing with family members needing long term care extended to the next generation. Rick's mom needed 12 years of long term care before passing away in 2015. Her policy paid out approximately \$720,000 for her care. Rick's mother-in-law, who also passed away in 2015 received 3 years of long term care and her policy paid out \$150,000 for her care.

Rick has more than 700 long term care insurance clients located throughout the country.

#### **Contact Info:**

**Email:** Rick@ltc-associates.com

**Local:** 206.963.1824

**Address:**  
520 N Main St #107  
Heber City, UT 84032

**Licenses:**  
AZ, CA, FL, ME, MI, MT, OH, PA, TX,  
UT, WA

**Certifications:**  
National Partnership  
Compliant  
CA Partnership Compliant

### **About Long Term Care Associates**

With roots dating back to **1972**, Long Term Care Associates, Inc. has now entered its 5<sup>th</sup> decade focused exclusively in the LTC insurance marketplace. Headquartered in Bellevue, WA, the company expanded in 2003 to include an Eastern regional office in Tennessee.

When LTCA's founders began, the company's mission was to ease the financial and emotional burden that a catastrophic care event could have on families. We're proud that the claim payments received by our policyholders are now measured in the **tens of millions** of dollars. Leading the country by serving over 5 million members of sponsoring organizations, our commitment and passion for this business remain as strong as ever.

**Learn more at** [www.ltc-associates.com](http://www.ltc-associates.com) or contact Rick at 206.963.1824



LONG TERM CARE ASSOCIATES

Long Term Care Associates, Inc.  
*"Expect More"*

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## Mission Statement

- ✓ Our clients' interests must always come first.
- ✓ We must provide the highest level of service with integrity.
- ✓ We must communicate with our clients clearly.
- ✓ Our insurers and products must be of superior quality.
- ✓ We must give something back to the communities in which we live.
- ✓ Continuing education is necessary to maintain timeliness of knowledge, regulations and planning techniques.
- ✓ We must not simply work hard: To excel beyond our peers requires us to provide an even higher caliber of service to our clients.

## Choose LTCA, and Choose a Company...

- ✓ Entering its **5<sup>th</sup> Decade** of marketing long-term care insurance (est. 1972)
- ✓ Whose policyholders have received in **excess of \$20,000,000** in tax-free claims benefits<sup>1</sup>
- ✓ Which houses "**The Advisor's Guide to Long-Term Care Insurance**" (2<sup>nd</sup> Ed., National Underwriter), the foremost reference on the topic for financial planners
- ✓ Whose "Executive Team" affiliates **rank in the top 1%** of all LTCI Specialists nationwide, according to the American Association for LTC Insurance, our industry trade group (2012)
- ✓ Whose Officers sit on the **Advisory Councils** of the top 2 LTC insurers, **Genworth & John Hancock**
- ✓ Which is **endorsed by over 40** Alumni Associations, Fraternal Organizations, and Credit Unions as the **exclusive** LTCI conduit to their members
- ✓ Which is regarded as one of the industry's **most authoritative, trusted voices** on the topic of LTCI—quoted in or contributing columns to—

**Kiplinger's Personal Finance** ("Make Sure Your Insurer Pays Up", 5/09)

**Congressional Research Service** ("CLASS Provisions in the PPACA", 5/10)

**Agent's Sales Journal** (Special Issue, "2010 LTCi Selling Guide", 9/10)

**National Underwriter** (4/10, 11/11)

**ProducersWEB**, earning the coveted designation "*LTCI Expert*" from the Editors

- ✓ Dedicated to restoring America's social safety net for the neediest through our Corporate Membership in the **Center for Long-Term Care Reform**; sponsor of such landmark research as the Rhode Island study "**Doing LTC Right**" (1/10)
- ✓ Whose suite of carriers has each celebrated its **Centennial**, from the youngest (Mutual of Omaha aged 105, to the oldest, John Hancock aged 153).<sup>2</sup>

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<sup>1</sup> Data current through 2015.

<sup>2</sup> By contrast, the Government-funded programs Medicare and Medicaid are only 50 yrs old.