



Long Term Care Associates, Inc. 11900 NE 1st St. Suite #115 Bellevue, WA 98005-3030 1.800.742.9444



Contact Info

rick@ltc-associates.com

Office 206.963.1824

Fax 425.648.3017

Hometown

Heber City, UT

Licenses

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

Certifications

National Partnership California Partnership

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 on her care. Partially because of that experience, Rick transitioned in 1995 from a 15 year career in commercial banking to specialize in the sale of long term care insurance.

His firsthand caregiving experience also motivated Rick to write a critically-acclaimed book on long term care titled, "Can You Afford to Grow Old?" This authoritative book is designed to educate and guide individuals through the complex issues associated with long term care.

Rick's family was once again tested when his mother began the need for extended care. Before passing away in 2015, she had received nearly 12 years of care and roughly \$720,000 in benefits from her LTC policy. That same year Rick's mother-in-law passed away, in her case having received \$150,000 in policy benefits over 3 years of care.

Mr. Nathanson has helped insure more than 700 long term care clients throughout the country.

About Long Term Care Associates

With roots dating back to 1972, Long Term Care Associates, Inc. has now entered its 5th decade focused exclusively in the LTC insurance marketplace. Headquartered in Bellevue, WA, the company expanded its national footprint in 2003 to become one of the industry's most recognized names.

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 or contact Rick at 206.963.1824



Long Term Care Associates, Inc. "Expect More"

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 5th decade of marketing long-term care solutions.
- ▼ Whose policyholders have received in excess of \$20,000,000 in tax-free benefits.¹
- ✓ Who authored "The Advisor's Guide to Long-Term Care Insurance" (2nd Ed.), the reference upon which financial planners depend.
- ✓ Whose "Elite Performers" rank in the top 1% of all LTC insurance specialists nationwide.²
- ✓ Invited by **state insurance departments** to share its expertise.³
- Endorsed by over 40 Alumni Associations, Fraternal Organizations, and Credit Unions as the exclusive LTC insurance conduit to their members.
- Regarded as one of the industry's most authoritative, trusted voices on the topic of LTC insurance—quoted in or contributing content to over 60 publications.
- Dedicated to restoring America's social safety net through our corporate sponsorship of the Center for Long-Term Care Reform.
- Whose carriers have each celebrated their centennial, from our youngest at age 108 (Mutual of Omaha) to our oldest at age 146 (Genworth).⁴
- ✓ Whose consumer-facing website and blog are each award-winning.
- ✓ Named an "Elite Distribution Partner" by two of the leading LTC insurance carriers.

¹ Data current through 2015

² American Association for LTC Insurance, 2012

³ Drafting agent training requirements (WA) and revising Partnership Plan design (NY)

⁴ By contrast, Medicare and Medicaid are just 52-years old (2017)