



LONG TERM CARE ASSOCIATES

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



CAROL J. GUILBAULT, CLTC

LONG TERM CARE INSURANCE SPECIALIST

Carol's career of helping clients plan for long term care began in 2001 as a Field Representative for Genworth Financial (formerly GE Capital), one of the industry's flagship carriers. Her aptitude for helping retirees was recognized by earning "Rookie of the Year" honors that very year. Shortly thereafter she was invited to join a flourishing independent agency before establishing her own brand in 2008, LTC Simple. By 2010 Carol achieved the #1 ranking among all LTC insurance agents in Washington State (American Association for Long Term Care Insurance).

Carol has learned that most of her clients are searching for a trusted specialist who can offer them unbiased information and advice, supported by access to a variety of carriers and products from which to choose. For this reason, she represents a suite of leading carriers, including Genworth, Mutual of Omaha, Transamerica, Nationwide, OneAmerica, Lincoln Financial and National Guardian Life, allowing her the canvas she requires as a professional to design solutions for each of her client's unique needs.

An increasing majority of Carol's clients hail from California, enough that she has become skilled in the highly-specific nuances of the Golden State market, including its groundbreaking Partnership program. Licensed in a dozen states, Carol finds it gratifying consulting with families anywhere in the US who wish to protect themselves from the financial and logistical strains of extended care. Alumni Associations as varied as Tufts University, Loyola University, and Smith College rely upon Ms. Guilbault to help provide LTC planning information to their members.

Carol balances a successful career with time volunteering in service of animal assistance, practicing yoga, or caring for the best dog in the world, Bryce.

Contact Info

carol@ltc-associates.com

Office

425.641.8502

Hometown

Sammamish, WA

Licenses

AK, AZ, CA, ID, WA

Certifications

National Partnership Compliant
CA Partnership Qualified
Certified in Long Term Care (CLTC)

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.

In 2009, Carol's LTC Simple brand aligned with LTCA in order to broaden the company's marketing presence. Both LTC Simple and LTCA share the common goal of simplifying the complex for our clients in a low-pressure setting, allowing them to make informed decisions at their own pace. Carol Guilbault and LTC Simple are now backed by the full strength and commitment of LTCA, one of the nation's oldest and most distinguished LTCI marketers.

Learn more at www.ltc-associates.com or contact Carol at 425.641.8502



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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)