



LONG TERM CARE ASSOCIATES

**Home Office:**

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



## JOE HAMMOND

### LONG TERM CARE INSURANCE SPECIALIST

Joe Hammond has a passion for helping others that expressed itself first as a hospice volunteer, then as a volunteer in a skilled nursing facility. He has since spent two decades building a career in the insurance profession, the last half focused exclusively on long term care.

Mr. Hammond's hands-on caregiving experience has yielded invaluable lessons. He has come to appreciate how most families wish to protect not only their assets, but their dignity and way of life as well. "I get no greater satisfaction than hearing from partners and children of my clients what a blessing this protection has been for their family," he has said.

Joe is licensed to solicit LTC insurance in over a dozen states and is credentialed to offer National Partnership plans as well. As both a published author and certified Continuing Education (CE) instructor, Joe has been a sought-after speaker on long term care topics.

Mr. Hammond graduated with a degree in Industrial Engineering from the Georgia Institute of Technology, and today resides outside Tampa, FL where he is the proud father of four children.

#### Contact Info

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**Direct** 813.527.9793

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#### Hometown

Dade City, FL

#### Licenses

FL, KY, LA, MI, NM, OH, SC, TN,  
VA

#### Certifications

National Partnership  
Instructor, Florida Partnership  
Instructor, DRA Partnership

### 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 today 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 Joe at 813.527.9793



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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 solutions.
- ✓ Whose policyholders have received in **excess of \$20,000,000** in tax-free benefits.<sup>1</sup>
- ✓ 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.<sup>2</sup>
- ✓ Invited by **state insurance departments** to share its expertise.<sup>3</sup>
- ✓ 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).<sup>4</sup>
- ✓ Whose consumer-facing website and blog are each **award-winning**.
- ✓ Named an “**Elite Distribution Partner**” by two of the leading LTC insurance carriers.

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

<sup>2</sup> American Association for LTC Insurance, 2012

<sup>3</sup> Drafting agent training requirements (WA) and revising Partnership Plan design (NY)

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