



GOLDENCARE
U S A

America's Home for Long-Term Care Insurance

Dear FPA® Member:

With more Americans living longer than ever before, the need for long-term care planning has come to the forefront... especially when we see an aging relative or family friend face emotional and financial devastation because they didn't plan properly. The government's lack of long-term care coverage and recent changes to Medicaid asset transfer requirements are strong indicators that long-term care solutions must be integrated into the overall planning process we provide to our clients.

In all my years of practice, the urgency for long-term care planning has never been more apparent. Answering the call, I've realigned my practice to network with financial advisors, accountants and attorneys to provide education, training and placement of the best long-term care insurance solutions available today. I also joined forces with GOLDENCARE USA, a respected leader in the long-term care marketplace since 1974. Together, we established the GOLDENCARE Financial Planning LTCi Division – a blending of long-term care expertise and the important role planners play in the future of health care in America. Our goal is to coordinate our knowledge with the planning process you currently use.

Many financial planners agree that long-term care planning should be on equal ground with tax planning, estate planning, investment planning and divorce planning. They also recognize that viable long-term care solutions can only be gained from advanced study, which is expensive and time consuming. Additionally, long term care planning may not warrant your being distracted from normal duties.

The GOLDENCARE Financial Planning LTCi Division is a perfect solution.
You'll be working with someone who understands your profession and
who knows how to work with your clients from a financial planning viewpoint.

Let's face it! Long-term care planning is a must in today's marketplace. Professionals need to grasp and address long-term care risks before the need for care actually arises. Solutions can be varied and difficult to assess. And now you can turn to us. We have the websites, educational materials, research capabilities and knowledge to partner with you and help support your client base. Being in the planning, insurance and investment areas for over twenty years, I fully understand how important your relationship is with your clients, and will do everything possible to retain and support the relationships you've worked so hard to establish.

This website has been prepared especially for you, and our new division is ready to support your special requirements. We have a system in place for fee-based planners and their referral business. For commissioned agents, we offer a generous compensation package, unparalleled service, product support, and continuing educational training.

To learn more, please contact me at geralds@goldencareusa.com or 888-533-7503. As a fellow Financial Planner and Chartered Advisor for Senior Living (CASL™), I look forward to discussing the opportunities available to you by networking with GOLDENCARE USA.

Sincerely,

Gerald O. Summers CFP®, CLU®, ChFC®, CASL™
Director – GOLDENCARE Financial Planning LTCi Division

The Financial Planning Association® is the owner of trademark, service mark and collective membership mark rights in: FPA®, FPA/Logo and Financial Planning Association®. The marks may not be used without written permission from the Financial Planning Association®.