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## **Christine Schuster Khemis, MBA, CLTC, with Offices in Snohomish, Broadens Its Scope, Offering Group Plans for Worksites and Expanded Options for Consumers**

Snohomish, WA February 13, 2013 – Until recently, long-term care financing has been offered to Americans primarily in the home; and the means of financing has been limited to LTC insurance, for the most part. That's no longer so with Christine Schuster Khemis, MBA, CLTC, one of America's largest and most experienced LTCi agencies. The company maintains offices in Snohomish.

Christine Schuster Khemis, MBA, CLTC is expanding aggressively into the worksite market by forming alliances with employee benefit brokers. And in the consumer market, the company now offers alternative products to support plan design -- products such as annuities, reverse mortgages, and life insurance with LTC riders.

The company is, in effect, increasing the size of its "store" and the breadth of its selection. The move, perhaps a bellwether for the industry, solves two big problems for millions of longer-living Americans.

First, LTC insurance has been much less available than regular health insurance, since only the latter is widely available as an employee benefit. "With our partners, we're starting to change that," says Christine Khemis, an LTC specialist with the company. "We're out to make LTC protection a common benefit choice, just like medical or dental."

Second, long-term care insurance isn't right for everyone, and not all can meet the health requirements. "Millions are left out," says Khemis. "So we're becoming a one-stop shop with something for everyone."

Khemis points out that good health is not a requirement for reverse mortgages, which can be a tax-favored source of cash to pay for care. So can life insurance policies with long-term care riders. And for people wealthy enough to self-insure, annuities can be a vital part of estate planning, with funds earmarked for care, if needed, or for other uses.

The company's reverse mortgage, annuity, and life insurance businesses are in their infancy but growing rapidly. Ditto for the worksite business, according to Khemis. "By the end of 2013, we expect over half our volume to come from employee benefit programs."

Christine Khemis is a leading long-term care insurance agent in WA, serving consumers as well as organizations seeking long-term care insurance. "We're glad to help them learn if this type of protection is right for them, and if it is, to find the best, most affordable policy for their situation," Khemis says. Information is available at Christine.Khemis@lctcp.net, <http://www.christineltc.com> or 888-582-5364.

In California the company is known at LTC Partners & Insurance Services; in other states, as LTC Financial Partners. The corporate website: <http://www.lctcp.com>.

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