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## **With Dementia Cases and Care Costs Set to Double by 2040, Virginia Beach-based Specialist Offers Long-Term Care “Solution Set” for Affected Families**

### **The Solutions Include Five Ways to Afford Paying Others to Care for Loved Ones, So Productive Family Members Can Maintain their Incomes and Lifestyles**

Virginia Beach, VA June 20, 2013 – Today LTC Financial Partners announces a five-part “solution set” for Americans facing a growing problem: how to cope when Mom, Dad or another family member succumbs to dementia, which includes Alzheimer’s disease.

When dementia strikes, memory and other faculties decline. Sufferers become dependent on others for long-term care: help with eating, bathing, and other tasks of daily living. If these duties fall to a family member, that person may be forced to leave a paying job or neglect their own household duties or lives.

“Our solution set helps prevent this from happening,” says Michael Zuchowski, an LTC specialist with LTC Financial Partners, which maintains offices in Virginia Beach.

Millions will be affected as dementia cases and care costs more than double by 2040, according to federally-funded projections by RAND Corporation, recently published in the New England Journal of Medicine. In 2040, 9.1 million will suffer from dementia, up from 3.8 million in 2010. And the cost of care will mushroom to a range of \$379 billion to \$511 billion in 2040, up from \$159 billion to \$215 billion in 2010. The per-capita cost will rise more slowly, but still a whopping 80%.

The company’s solution set consists of –

- 1. Long-term care insurance**, to cover care expenses for disabilities including dementia.
- 2. Reverse mortgages**, to provide funds for long-term care while remaining in one’s own home.
- 3. Life insurance policies with long-term care riders.**
- 4. Annuities** that include integrated long-term care coverage.
- 5. Critical illness insurance**, available for a variety of health issues including cancer, heart disease, and dementia.

“With any or a combination of these solutions,” says Zuchowski, “Americans can breathe easier. But they should remember to get protected while memory still serves.”

Information about the five solutions may be requested free from Zuchowski at [mike.zuchowski@lrcfp.net](mailto:mike.zuchowski@lrcfp.net), <http://mikezuchowski.lrcfp.com> or 757-467-1354.

Michael Zuchowski is a leading long-term care insurance agent in VA, serving consumers as well as organizations seeking protections for disabilities including dementia. “We’re glad to help individuals or employers learn the type of protection that’s best for their situation,” Zuchowski says.

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

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