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## Who Can You Trust? Paramus-Based Long-Term Care Leader Offers Four Tips for Vetting Agents Online

Paramus, NJ April 21, 2014 – If you're in the market for long term care insurance, you might go to your browser and search for long term care insurance or long term care quotes. That's fine as far as it goes, according to LTC Financial Partners, a leading national long-term care insurance solutions agency.

Searching in this way generally leads to a web form that you submit, triggering contact from an agent. "That's fine if you're comfortable dealing with someone you haven't met," says Gary Melnikoff, an LTC solution expert for LTC Financial Partners, with offices in Paramus. "But many people aren't."

What if you're one of them? "We recommend three ways of getting to know an agent before talking with them," says Melnikoff. "All three ways involve seeing what they look like, checking out their background, and developing a sense of trust."

**(1) Search for them by name.** "If you learn of an agent by submitting a web form, you don't have to talk with them right away," says Melnikoff. "Ditto if a friend or associate recommends someone. Go to your browser and enter their name, then their state or state initials, followed by **long term care** or the letters **LTC**. For example, type in **Rhonda Guilin CA LTC**."

"In most cases, if an agent has a track record, there will be several hits," Melnikoff continues. "Click these and you may be led to a personal website, news of their activities, or other information such as their picture or comments from clients."

**(2) Find them in a professional group.** "An excellent group for this purpose is the LTC Guild," says Melnikoff. "Unlike most associations, LTC Guild lists members publicly by name, with their backgrounds and pictures. Go to **lctcguild.com**, click on **Members** and enter the agent's name. Or search for their name on Google or Bing followed by **LTCguild**. For example, **George Braddock LTCguild**. See if they belong (a good sign), and check them out including any posts they may have contributed."

If you're willing to submit a form first, other places to find agents include the American Association for Long-Term Care Insurance and the 3in4 Association.

**(3) Find them on LinkedIn.** "You can search this professional network whether you belong or not," says Melnikoff. "In Google, Bing, or another search engine, just enter the name followed by **LinkedIn**. For example: **Gary Melnikoff LinkedIn**. If they're registered with LinkedIn, you can find their picture and some of their background. If you want their full profile, however, you must be a member."

**(4) Find them on Facebook.** "This works the same way as with LinkedIn," says Melnikoff. "Just search for them by entering their name followed by **Facebook**. For example, **Kim Apt Beckham Facebook**. Whether you belong or not, you may turn up their picture and a bit of information. To gain access to more, you must be a Facebook member and logged in."

"There's even more information available if you belong to Facebook," Melnikoff points out. "Many top agents belong to a long-term care group. To find it and check them out, just enter Groups named 'long term care solutions' in the Facebook search field."

"There's no real reason to fear talking with experienced state-certified long-term care insurance specialists," says Melnikoff. "They're the ones best qualified to answer all your questions. But it can make a difference if you start by developing a comfort level with them."

Vetting agents in advance is recommended by LTCFP. "In fact," says Melnikoff, "when our specialists get an inquiry, they often write or tell the person, 'Check me out online, and then let's talk.'"

Serving organizations as well as individuals, the company offers a broad range of LTC financing solutions. These include –

- LTC insurance policies from multiple carriers,
- Annuities with tax-advantaged LTC features, and
- Life insurance policies with LTC riders.

Melnikoff may be checked out online along with other agents in NJ and other parts of the country. Information about Melnikoff is



available directly from <http://www.LEARNABOUTLTC.COM>, gary.melnikoff@lctfp.net, or 201-265-1958.

Gary Melnikoff is a leading long-term care solutions agent in NJ, serving consumers as well as organizations. "We're glad to help individuals or employers learn the type of protection that's best for their situation," Melnikoff says.

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

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