



J. Linvill
Specializing In
Long Term Care

Independence, Security & Dignity

The Oak Tree Newsletter

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My Value and Mission Statement

by John B. Linvill Jr., CSA

Long Term Care Exposures are a family's largest potential unfunded liability. I have specialized my financial advisory practice to focus on this one misunderstood and often ignored area of financial and emotional exposure.

My mission is to work with literally hundreds of individuals and families – the future long term care financial challenge for us all is huge. My business is based on providing quality and current education around Senior Issues and Care. I am very proud to state that I make my living by selling appropriately structured long term care insurance policies to concerned individuals and families.

I work hard each month to stay current with ever changing care cost and different provider models. I have and will continue to develop close relationships with outstanding professionals in the legal, care provider, and related advisory fields. The insurance contracts are complex and ever changing – thus the need to specialize.

I am an independent advisor. Therefore I have total independence to run my business in a focused, deliberate fashion so that my clients are able to obtain peace of mind. This newsletter is a key tool for me to be able to reach out and stay in contact with clients, advisors and interested people.

I recognize that purchasing the right Long Term Care policy is just the first step in preparing for the senior years. Therefore this monthly newsletter will also speak to additional areas for further consideration.

We are a Community. We are all growing older. This newsletter will remind us and teach us so that we can be a source of inspiration and help for our family members, relatives and friends.

For broader education about Long Term Care planning issues, please visit my *Articles & Newsletters Library* at visit www.jlinvill.com.

For specific information about Long Term Care insurance, related terms, taxation and consumer information, please visit www.jlinvillLTC.com.

What is Long Term Care Planning? – Independence, Security and Dignity

LTC planning is the creation of awareness and understanding and acceptance that it is possible for one to have special daily care needs at some point in our lives.

- **Independence** - confident that I am in control – that I have options during my life. I can only think that to lose options at any time of my life would be very difficult.

- **Security** - confident that I have financial resources and funding alternatives for myself and my family. Security provides Independence.

- **Dignity** – with Independence and Security allow me to live the way I choose in my senior years

A properly structured quality long term care insurance contract provides myself, my spouse and family with Independence, Security and Dignity. The long term care insurance contract is a gift to myself, my wife, my children and future grandchildren. It is not something I place under the Christmas tree each year. But it is there to provide Peace of Mind – Independence, Security and Dignity.

In future editions of *The Oak Tree* will explore many related aspects of long term care planning.

- John B. Linvill Jr., CSA