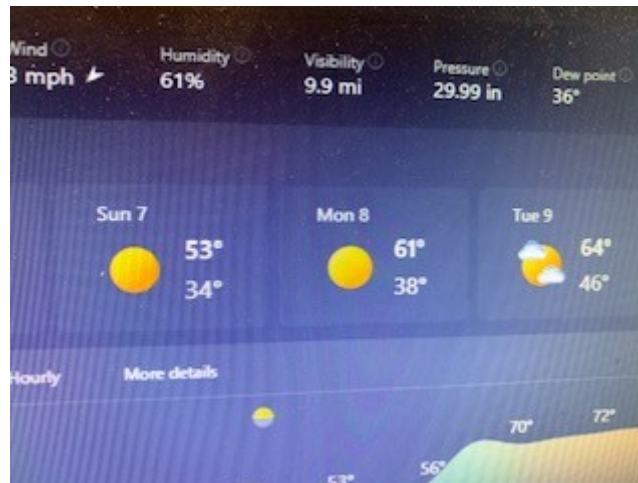


April LTC News and Views

Wall-to-wall, ALL about the once-in-a-lifetime Eclipse! Hotels are booked solid, schools and other penal institutions are closed, and the question must be asked: “Why” would someone with the means and money to travel to such an event pick Upstate NY where the sun might (repeat, “might,” not “will”) shine? Here’s the www.weather.com forecast for next Monday, April Fool!



Carrier News

- **Transamerica** fought and won a claim by a policyholder holding a flexible-premium adjusted life policy with a LTC rider. Said policyholder certified that he needed assistance driving a car and shopping for groceries. Only in California will such a claim fly, and Transamerica paid. However, even in California an insurance carrier is allowed to be suspicious, so Transamerica did what disability and workers’ compensation benefits-payers will do, they sent an investigator to spy and verify. Not only was the named caregiver a no-show – ever – but the policyholder continued to enjoy a great life, walking his dog (without any limp or assistive devices), shopping for groceries, driving, you get the picture. Claw-back is a bitch.

Meetings, Associations, Continuing Education Opportunities

- April 17 – FPA of Greater Rochester presents “Introduction to Structured Products” with Daniel DeMerchant, Vice President of First Trust. Starting with breakfast at 7:45 at Irondequoit CC, reservations can be booked by contacting dsmithbarlow@gmail.com. Status of CE for this presentation not included in bulletin.
- April 25 – Red Hat Day
- May 8 – save the date! Planning Professionals Network/NAIFA present at Midvale, program to discuss Utilizing Hybrid LTC Insurance vs. Self Funding LTC. Details in May LTC newsletter.
- Also on May 8 – NAIFA’s annual “Legislative Day” in Albany, giving producers/financial professionals the opportunity to button-hole political types (usually their aides, we’re not coming with cash donations) about issues of concern for our industry. Contact info@naifanewyork.org for additional information and to sign up for the trip.

- May 10-19 – Rochester Lilac Festival
- On May 14, the FPA makes their own lobbying trip to the Capital City, to advocate for financial literacy and the development of future financial planners. Contact hkibrick@hallidayfinancial.com if you're interested in making the trip. By the way, a few rooms for visitors will be available at the Ft. Orange Club – a skip and a hop from the state capital, and one of the most exclusive members-only (used to be men only) scenes in town.
- June 11 – so much for work, now for fun – the Big-I Greater Rochester Annual Golf Tournament at Ravenwood in Victor! www.BigIROC.com for additional information on sponsorship, 4-somes and even “just” dinner.

Media of Interest

Lots of articles in March, covering topics such as:

- Appalachia is the new Florida – where are boomers moving?
- AARP says women over 50 are the most consequential and influential voting bloc – so take your red hat to the voting booth and show them what's what
- Long Term Care Insurance
- Medicaid
- Caregiving, including the question from the NY Times, “Why Are Older Americans Drinking so Much?”

April 8 – the total eclipse occurs at 3:30 pm, with or without a helpful sun – it will get dark. Totality lasts for 3-minutes and 38-seconds – the entire show, from beginning to end, runs for about 2-1/2 hours, and is definitely not to be missed! Free eclipse glasses are for the asking at various city/county/state locations, including the Thruway rest stop between exits 44 and 45.

Hopefully the hype is worth it, but we do lose the sun every night, so not sure whether animals will attack, cell phones will disable, traffic will drive into the lake – crazy stuff, and all you rocket scientists are welcome to explain. However, total eclipses occur all the time, so far, mass destruction has been avoided and (like playing the lottery) we will all have to go to work the next day!

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