

# February Long Term Care News and Views

Good day! We are getting there! Staten Island Chuck (this editor's preferred scientist) says ONLY six more weeks of winter! February has lots of activities for those suffering football withdrawal, including tomorrow's "wear red day," and the Chinese New Year celebrating the year of the horse. Doesn't help to get on yours to ride off to the southern sunset, you'll only be hit in the head by an iguana falling out of a palm tree. Where's global warming when you need it?

## Carrier News

- **Genworth's** CEO Tom McInerney recently published an op-ed regarding the fact that he believes we are already IN a long-term care crisis in the USA. He states that our entitlement programs were never designed to handle a rapidly aging population, and that commissions under US Presidents going back to Bush #1 were well aware of the situation. For a copy of the publication, drop an email!
- **Mutual of Omaha** reminds planners, producers and clients that the Secure Act 2.0 allows qualified retirement funds to be used to pay certified long term care insurance premiums without the early-distribution penalty, even for savers under age 59-1/2.
- **National Guardian Life**, available outside of NY where a lot of former residents have moved , has formed a mutual holding company effective January 1, 2026. Their motto is "new name, same purpose."

## Association Meetings

- FPA of Greater Rochester will meet February 11 at Locust Hill CC – back by popular demand, Jamie Block, Partner with Mercer Advisors for her highly entertaining "Tax Planning Update for 2025." Yeah, the Big Beautiful Bill, that one. 7:45 am registration and breakfast, 2 hours of CE with the program running from 8-10 am. Reach out to [rocfpaoffice@gmail.com](mailto:rocfpaoffice@gmail.com) for information and registration.

## Media of Interest – drop an email for PDF

- Caring for family, partners – alone – caring for yourself
- A new AI tool to predict how much bank you'll need for long term care, check out Waterlily.
- 7 surprisingly hopeful things we've learned about dementia
- Social wellness key to aging well

And two “factoids” – the CDC finds US life expectancy reached an all-time high in 2024 of 79 years! Plus, AI is getting into our digital lives, if we let it, with Claude Cowork and OpenClaw. Google them.

Days are getting longer, the “Bill-less” Super Bowl will be history, along with National Chocolate Day, Presidents’ Day, the winter Olympics, and the ultimate “good boy” show -- Westminster. Laissez les bons temps rouler in New Orleans, y’all. We’ll be filling out March Madness brackets before you know it!

**Your health buys long term care insurance. Your money only pays the premium.**

**Andrea Graham**  
**LTC Specialist/Senior Markets**  
**Upstate Special Risk Services, Inc.**  
**400 West Metro Park**  
**Rochester, NY 14623**  
**(585) 273-8530 Ext. 3012**  
**(800) 828-4415 Ext. 3012**  
**Fax: (585) 273-8540**  
**Mobile/cell: (585) 732-8933**  
**e-mail: [agraham@e-upstate.net](mailto:agraham@e-upstate.net)**  
**Visit our web site: [www.e-upstate.net](http://www.e-upstate.net)**  
**Follow me on X @AndreaGraham11**

