



Memory Tracy Retirement & LTC Specialist

About LTC & Retirement Services

Memory Tracy earned her insurance license in 1983 for life and health. She specializes in Long Term Care Benefits, Medicare Supplements, Critical Illness and Retirement Planning. The business specializes in providing customized analyses and customized solutions to those in need of long term care insurance and retirement planning. In addition, Memory's is a valued, independent resource for long term care insurance. Because the business is privately owned and has no sales quotas or proprietary products to sell, Memory's services provides fair, unbiased advice.

What is Long Term Care Insurance?

Long Term Care is the personal care and other related services provided on an extended basis to people who need help with activities of daily living or who need supervision due to a severe cognitive impairment. This personal care can be given at home, at a nursing home or assisted living facility. Long Term Care Insurance is insurance purchased to help fund or fund completely the cost of long term care needs.

Who Can Benefit From the Services Provided by Long Term Care & Retirement Services?

Long Term Care & Retirement Insurance Services provides solutions to individuals seeking to insure themselves, to employers looking to provide additional benefits to employees or to executives wanting to protect their assets from long term care expenses. Services include:

~Customized recommendations and analysis on the various types of LTC coverage & Retirement Solutions including:

- o **Pension, Social Security and Retirement Planning**
- o **Lifetime Income Planning**
- o **Critical Illness Planning**
- o **Disability Income Planning**
- o **Employer-sponsored LTCL plans**

~ Insurance carrier recommendations
~ Underwriting pre-screening
~ Review/Evaluation of existing LTCL plans & Retirement Plans~

Additionally, financial professionals can also benefit by consulting Memory Tracy LTC & Retirement Preservation Insurance Services to properly address the Planning Needs associated with Outliving Ones Income. No financial plan is truly complete unless Long Term Care Costs, Inflation, Market Corrections and Taxes are considered.

Memory Tracy, owner of Long Term Care Insurance Services., has worked in the industry since 1983 and has along the way, received many awards as well as national recognition for her work in this industry. She also has the following industry-specific designations. The first is the Life Underwriters Training Council In addition has numerous recognitions by major firms, including: MetLife, John Hancock Inc, State Life/One America, and New York Life Companies. She also has a certification in the Partnership for Long Term Care, and a certification in Ethics in the insurance industry.

Over the years I have been a member of many professional organizations, some of which include the Association of Health Insurance Advisors, the National Association of Insurance and Financial Advisors (NAIFA) .I enjoy working with and offering retirement and long term care analysis for both pre-retirees and retirees. As well as offering lifetime income retirement plans.

Specializing exclusively in long term care planning and retirement planning, Memory is widely regarded as a leading expert in planning options for individuals, executives, employer groups, and associations. Her advice is relied upon by financial planners, accountants, attorneys and other insurance professionals. Her clients include retirees and pre retirees from IBM. Lockheed, Ratheon, CALPERS and Chevron, just to name a few.