



LONG TERM CARE ASSOCIATES

**Home Office:**  
Long Term Care Associates, Inc.  
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1.800.742.9444



## CAROL J. GUILBAULT, CLTC

### LONG TERM CARE INSURANCE SPECIALIST

Carol's career as a long-term care (LTC) specialist began in 2001 as a Field Representative for Genworth Financial (at the time GE Capital). It was an auspicious start, as the company recognized her expertise and aptitude for helping clients by awarding her "Rookie of the Year."

Shortly thereafter, she was invited to join a successful independent LTC agency. In 2008, Carol established her own brand—LTC Simple. By 2010, she'd achieved the #1 ranking among all LTC insurance agents in Washington state. Today she remains one of the top producers in the United States, having also acquired the respected professional designation of CLTC (Certified in Long-Term Care).

Carol helps clients nationwide from California to New York to protect themselves from the financial and logistical strains of extended care. Offering traditional and asset-based plans (also known as hybrid or linked benefit plans), she explains both the basics and nuances of each. Her expertise as a field underwriter consistently results in above-average policy issue rates over 80 percent. All this is done patiently, yet efficiently, and with a true sense of professionalism and caring.

Carol's portfolio includes most of the leading independent LTC insurers such as Mutual of Omaha, National Guardian Life, OneAmerica, Nationwide, Securian, John Hancock and Lincoln Financial, allowing her to choose the best plan for each client's individual needs. She helps her clients make informed decisions, stands by them from start to finish, and remains a loyal advocate.

Through LTCA, Carol works closely with the members of over 50 Alumni Associations such as Brown University, Boston College, Duke University, and the University of Pennsylvania as their LTC Insurance Specialist.

Carol lives in the beautiful Pacific Northwest with her husband Mike, where she enjoys skiing, yoga, and her two golden retrievers, Simon & Gabe.

### About Long Term Care Associates

With roots dating back to 1972, Long Term Care Associates, Inc. has now entered its 5<sup>th</sup> decade focused exclusively in the LTC insurance marketplace. Headquartered in Bellevue, WA, the company expanded its national footprint in 2003 to become one of the industry's most recognized names.

In 2009, Carol's LTC Simple brand aligned with LTCA in order to broaden the company's marketing presence. Both LTC Simple and LTCA share the common goal of simplifying the complex for our clients in a low-pressure setting, allowing them to make informed decisions at their own pace. Carol Guilbault and LTC Simple are now backed by the full strength and commitment of LTCA, one of the nation's oldest and most distinguished LTCI marketers.

**Learn more at** [www.ltc-associates.com](http://www.ltc-associates.com) or contact Carol at 425.641.8502

#### Contact Info

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#### Office

425.641.8502

#### Mobile

425.736.0307

#### Hometown

Sammamish, WA

#### Licenses

AZ, CA, CT, DC, ID, NJ, NM, NY,  
OR, VA, WA

#### Certifications

National Partnership Compliant  
Certified in Long Term Care  
(CLTC)



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Long Term Care Associates, Inc.  
"Expect More"

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## Mission Statement

- ✓ Our clients' interests must always come first.
- ✓ We must provide the highest level of service with integrity.
- ✓ We must communicate with our clients clearly.
- ✓ Our insurers and products must be of superior quality.
- ✓ We must give something back to the communities in which we live.
- ✓ Continuing education is necessary to maintain timeliness of knowledge, regulations and planning techniques.
- ✓ We must not simply work hard: To excel beyond our peers requires us to provide an even higher caliber of service to our clients.

## Choose LTCA, and Choose a Company...

- ✓ Celebrating **50 years** marketing long-term care solutions (est. 1972)
- ✓ Whose policyholders have received in **excess of \$26,000,000** in tax-free benefits.<sup>1</sup>
- ✓ Responsible for "**The Advisor's Guide to Long-Term Care Insurance**" (2nd Ed.), the reference upon which financial planners depend.
- ✓ Whose "Elite Performers" have **ranked in the top 1%** of all LTC insurance specialists nationwide.<sup>2</sup>
- ✓ Whose expertise has been sought by **state insurance departments** coast to coast.<sup>3</sup>
- ✓ Endorsed by **over 40** Alumni Associations, Fraternal Organizations, and Credit Unions as the **exclusive** LTC insurance conduit to their members.
- ✓ Regarded as one of the industry's most authoritative, **trusted voices** on the topic of LTC insurance—quoted in or contributing content to nearly **75 publications**.
- ✓ Dedicated to restoring America's social safety net through our corporate sponsorship of the **Center for Long-Term Care Reform**.
- ✓ Whose featured insurers can trace their history to the **1880s**.

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<sup>1</sup> Data current through 2022

<sup>2</sup> American Association for LTC Insurance

<sup>3</sup> Drafting agent training requirements (WA), revising Partnership Plan design (NY)