

Our Mission Statement

At **Colorado LTC Advisors** our mission is to educate and protect our clients from the devastating costs of Long-Term Care. Families do not realize how important Long-Term Care Insurance is until they are uninsurable or actually need Long-Term Care. Our goal is to make sure that through proper planning, this doesn't happen to you.

We specialize in Long-Term Care Insurance and offer multiple plans from all of the leading A-rated carriers. These comprehensive plans are available for individuals, associations, or employer groups wishing to participate in this important coverage. Long-Term Care Insurance is not for everyone. Not everyone qualifies financially and many won't qualify because of a pre-existing health issue. If Long-Term Care Insurance is a good fit, we'll assist you in designing the proper plan for you and your family.

Why You Should Use An Independent Agent

Insurance is a necessity of life. We need insurance to protect us from financial loss involving our house, apartment, possessions, car, business, health, and life.

But, unlike many other products or services, your method of buying insurance has a real influence on how the product works for you. For this reason, it's important to purchase your insurance from a professional independent insurance agent.

Why choose an Independent Agent? Independent insurance agents are able to select from a number of different insurance companies to provide you with the best insurance coverage. Insurance companies that sell their products by telephone or mail, banks, credit card companies, and "captive" insurance agents all sell the products of just one company-- their own. Independent Agents know where to get the best value for the best price.

Professional independent agents are experts in their field. They are supported by trade associations and regulators that provide them with up-to-the-minute information on industry changes, as well as educational seminars and professional training necessary to help agents better serve you. Most importantly, the personal service of an independent agent will be invaluable to you if you face a claim. Independent agents act on your behalf because they are not employees of the company paying your claim. If you are faced with an adverse life situation, your independent agent knows you and understands your needs.

A professional independent insurance agent can offer you variety, savings, personal service and professional expertise in all aspects of your insurance.

Your Independent Insurance Agent:

1. Is a licensed professional with strong customer and community ties.
2. Gives you excellent service and competitive prices because your agent can access the insurance coverage from more than one company.
3. Is not beholden to any one company; thus, you will receive independent recommendations that are your in your best interests.
4. Assists you when you have a claim.
5. Is your consultant, working with you as you determine your needs.
6. Offers you a choice of insurance plans and programs.
7. Is a value hunter who looks after your pocketbook in finding the best combination of price, coverage and service.
8. Can periodically review your coverage to keep up with your changing insurance needs.
9. Depends upon customer satisfaction as the key to their livelihood; serving you is your independent

agent's most important concern.

About Doug Burg Long Term Care Specialist

Doug specializes in the long term care insurance industry as an educator and independent broker throughout all of Colorado. Through relationships all of the leading insurance carriers within the long term care industry, Doug is able to offer access to all the top-quality plans. This enables Doug to provide clients with independent comparisons of various long term care plans and to make recommendations based on the special needs of each individual.



Prior to forming Colorado LTC Advisors, Doug was a long term care insurance agent with Long Term Preferred Care, Inc. (LTPC) of Nashville, Tennessee, a national agency which dedicated itself to long term care insurance. In 1998, 2000, 2001 and 2002 Doug earned membership in Long Term Preferred Care's prestigious "President's Club" for outstanding sales performance and customer care, and completed his career with LTPC ranked as the 3rd of 300+ agents nationwide in both 2001 and 2002.

As an educator, Doug has conducted many seminars to employer groups, social clubs and professional organizations on various aspects of long term care issues. Doug has been quoted in various articles and publications including CBSMarketWatch.com. Education of clients, consumers and industry associates is an important and on-going part of Doug's daily activities as the long term care industry matures and develops in the coming years.

Prior to making a commitment to the long term care industry in 1997, Doug pursued a career in the Information Systems Management field working in various positions including an executive position with Sunrise Assisted Living of Fairfax, Virginia. Doug is a resident of Castle Rock, Colorado where he joyfully lives with wife, daughter and son. He is a member of the National Association of Professional Agents and the Financial Planners Association.

Testimonials

"Doug:

Thanks for your help in sorting out the LTC insurance maze. You did an excellent job of helping me sift through the information I received from Suzy Orman through her books and appearances on Maryland Public Television.

I feel confident that I am well covered and will not have to burden my children with my care."

Mrs. J.N.

"To Whom It May Concern:

I am pleased to let you know that working with Doug was a comfortable experience. I had read a bit about long term care insurance and found that Doug only added to what I had already learned about the items that needed to be addressed. These items, such as inflation adjustments, having one's own doctor determine need, having home health care included and given by people other than a regular nurse, etc. were fully explained to me. There are many pitfalls in the insurance business and many insurance companies try to write their policies so that you the insured will never see any benefits. I trust that Doug has helped me to avoid many of these pitfalls."

Mrs. J.P.

"Doug,

*Thank you for your quick response and customer service attitude. We had been searching for information on long term care insurance and found your **web-site**. The information you provided on your **web-site** helped us make our decision. Then your personal attention and follow-up discussions helped tremendously. The fact that you found a provider that accepted a family member with a long term pre-condition helped a lot. Thanks again."*

Mr. J.M.

"Doug,

This note is very much overdue, for which I apologize. Last winter I said that I would send you a note regarding our decision to acquire a long term care policy through you for the record, and I will still do that here, but it will be a different note that I would had sent last December.

I have some tragic news to relate to you that I never would have predicted when we were going through both the research process and later the application process that resulted in our joint policy with [insurance company name] -- [husbands name] was diagnosed with lung cancer last February 23rd and died just two weeks ago on July 23rd, a short five months later. When we were going through the qualification process last August through October, everything was fine. At that time [husbands name] was due for a physical and you suggested putting off the physical until the application was processed, just in case anything would show up that would disqualify him. [husbands name] subsequently had a complete physical in November (instead of October) and passed with flying colors. In February he noticed a lump on his chest, which the doctor thought was nothing but advised getting it checked out anyhow. The results were shocking for both of us - cancer. Upon further testing they found that the cancer had started in the lungs and had spread from there. He had no symptoms except some ill-defined back pain that he first noticed when raking leaves in November. When it didn't clear up, his regular doctor sent him to an orthopedist who did some tests and xrays and found nothing -- clearly that was not the case. He started chemo in March and, while it was doing some good shrinking the tumor, he was severely weakened by it to the point that he was hospitalized in May. He recovered and seemed to be doing well until he started chemo again in June. After a few sessions, he developed pneumonia and was admitted into the hospital on July 4th. Again, he seemed to be recovering well when the tumor in the lungs started to spread rapidly. We were going to bring him home to a home-hospice care situation in late July for what I was told might be 1-4 months -- he was considered terminal at that point. Unfortunately, he died later that same week.

Throughout the illness, I was always comforted by the thought that we had the [insurance company name] policy. I thought then and still believe it is an exceptional policy compared to the other offerings

out there. I was somewhat aghast at the thought that we might have to use it so soon -- I had always felt that I might have to face the loss of my husband some day due to lung cancer, since he was a long-time smoker, but both his father and mother smoked and they lived into their 70's and 80's respectively and he himself was very healthy. Also he had just had a good physical.

I remember when we were first talking with you about long term care, you shared a letter that you had gotten from another client, whose husband had developed some type of illness that needed long term care shortly after they took out the policy. I forget the particulars, but the point you were making was that it was important not to put off the decision to get this type of coverage, that 6 months can make the difference between qualifying and not qualifying -- while I understood what you were saying, I thought "that won't happen to us, we're both so healthy." What a difference 6 months can make.

*I appreciate the time you spent talking to me last summer, reviewing the different policy options, explaining what they all meant, and presenting a balanced approach to the topic. You had a good grasp of the market and were able to help me sort through it all. As you may remember, **I found you through your web site** when I was researching alternatives to the policy my company was offering to its employees and their families. I was impressed with the amount of information you had on the site, including a very well balanced presentation of the benefits and pitfalls of the types of policies available at that time, and the links to other sites. While I did not have to qualify for my company-based policy, it was costly, didn't have some important features, and it generally was unsuitable. I realize LTC is still an industry in its infancy, and that many changes will occur over the next few years as the realization of the need and nature of the requirement is better understood.*

I have notified [insurance company name] of [husbands name]'s death and am in the process of having the policy changed from a joint to a single policy. I assume they will be sending you notification of this change as well. I appreciate the importance of this type of policy more than ever. Is there anything new I should know about the [insurance company name] policy or the industry in general? I opted for the 10-year premium feature, assuming that both of us would surely live at least 17 years more, the break-even point for the compressed premiums. I still think that was the right way to go, especially for me.

As for me, I remain in good health, but am personally devastated by the loss of [husbands name], to whom I was married for 26 years. He was too young to be dying (59) but he fought very hard and was very brave. At least he had the last few years in retirement, which he thoroughly enjoyed.

...[personal information deleted to maintain privacy]...

I hope everything is fine with you and your family, including of course your cockatiel."

Mrs. B.B.

Please visit our web site for more information.