PRESS RELEASE

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Certified Long Term Care (CLTC) Degree Awarded

John Spottke of the C & A Financial Group, has been awarded a professional degree in the field of long term care, Certified in Long Term Care (CLTC). The program is independent of the insurance industry and focuses on providing financial professionals the tools they need to meet their client's long-term care needs.

"Our firm is very sensitive to the needs of our community" Spottke said. "Many of our clients have experienced the devastating effects chronic illness has on their families." "one of my responsibilities as a financial professional is to help solve my client's long term care needs. That includes explaining that government programs such as Medicare and Medicaid will not pay for the care a person will need should a catastrophic illness occur." Spottke stated that the cost of care could be prohibitive. "For instance home care, which costs about $32.75 an hour adds up quickly. Nursing home care in the region averages $72,000 per year."

"Few families can afford these costs" Spottke stated. "Long term care insurance may be the solution. My firm has made the commitment to provide the information clients need to make the right decisions." Spottke went on to explain what "CLTC" means.

"The field of long term care is complex. It intersects with other professions such as financial planning, tax law, home care, government funding, and elder law. My ability to serve the community depends on understanding what resources, such as housing and services, clients will need as they age and how they will be paid for. The "CLTC" program provides a comprehensive education on those subjects."

John Spottke is a representative for C&A Financial Group, Manasquan, NJ, specializing in Long Term Care Planning. In addition to the CLTC certification he also holds the degrees of a Certified Life Underwriter (CLU), Chartered Financial Consultant (ChFC) and Certified Advisor for Senior Living (CASL). Spottke has been working in the financial services industry for over 20 years engineering financial plans unique to each client's individual situation.