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AMID WORRY ABOUT THE SOLVENCY OF SOCIAL SECURITY, THOSE OVER 50 FACE THE LONG TERM CARE QUESTION

Ontario, Calif., January 08, 2007 --- Frank N. Darras, the nation's leading disability and long term care insurance lawyer, recognizes that many Americans are questioning the solvency of Social Security and making alternate choices for their financial futures.

The insurance industry is offering a variety of Long Term Care insurance policies, targeted at over 75 million Americans who are over 50. Every year, this number increases by 4 million, says Darras. See www.sbd-law.com.

"Choosing a Long Term Care insurance policy is a decision that will affect the rest of your life," Darras says.

It is important to make smart, well-informed choices when managing your family's financial future, planning for retirement and the need for long-term care. The choices you make today will define the financial shape the rest of your life takes, says Darras.

Here are some things Darras suggests you consider:

- If you have sufficient assets to cover rising medical costs directly, you may not want to spend money on Long Term Care premiums
- If you want to invest in Long Term Care, choose the right type of policy to buy:
 - A stand alone comprehensive policy
 - As a rider to your life insurance policy
 - As a separate feature in your life insurance policy
 - As an integrated single premium deferred annuity
- Evaluate if your LTC policy should be part of your disability income policy
- Research the insurance carrier and choose the one with the finest claim paying history
- Understand your options if the insurance company you buy from goes out of business
- Check insurance company history and records to establish if your insurance carrier is financially secure enough to pay out on policies years down the road
- If you are wrongfully denied your insurance benefits when you need them most, know what you're rights and remedies are and where you can find competent legal counsel

"Do not be intimidated into making a fast decision and be sure to seek a reliable and competent second opinion. Understanding what you bought and how your policy works should give you peace of mind as you

move into this new phase of your life," Darras says.

"Understanding the legalese in your policies and securing your financial future by making educated and well-researched decisions is always the best protection, as we get older."

Darras says that the most important thing to remember about any contract you sign and especially a Long Term Care insurance contract is that: The big print giveth and the small print taketh away so be a smart shopper!

For more information see www.sbd-law.com.

NOTE TO EDITORS: Darras available for interviews.

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