

WHO WE ARE

Welcome to **The Revet Agency** – your Long Term Care planning and financing source. We strive to work with our clients to make them more informed consumers and cater their long term care insurance plans to fit their needs. Whether you are an individual planning for your future, a small business, or a large corporation, we can help.



The **Revet Long Term Care Agency, LLC** has been in the Long Term Care Insurance (LTCI) business since 1992 and is owned by Lisa and Mark Revet. Both have had significant personal experience with loved ones needing care and they carry a true passion for this business.

Accolades:

- Voted 12th largest health insurance agency in the capital district
- Million dollar personal book of business
- Multi-million dollar management book of business
- Multiple leading producer awards

WHY CHOOSE REVET AGENCY?

Those who choose Long Term Care Insurance (LTCI) generally are people who like to plan things. People who don't like to leave things to chance. They are also usually people who have assets to protect and have a reasonable income. Lastly, they are people who are still healthy enough to qualify for coverage and are within the age limits.

- We offer LTCI exclusively
- We carry both reimbursement and indemnity products
- We handle individuals, groups, and affiliations
- 25 years combined LTCI experience
- Licensed in 5 states
- We receive referrals from attorneys, financial planners and clients
- We come to you – no matter where you are
- We have our own weekly radio show, *"Personal and Financial Issues of Long Term Care"*
- We provide free seminars regarding choices for Long Term Care planning
- We will help you find the plan that's right for you

BUSINESS BENEFITS

There are several benefits for businesses offering Long Term Care Insurance (LTCI) to their employees:

- Premiums deducted as a business expense
- Employees contribution not counted as income
- Spouses of employees eligible
- Insure key employees or everyone
- Voluntary or company paid benefit
- Premium can be returned to heirs without taxes
- Your business is protected from the threat of long-term care
- Employees have protected their nest egg

You can purchase this insurance through your employer, group, or organization (sometimes through an affiliation program). If they don't offer it now, we can easily set it up so they can. Keep in mind that the premiums are income tax deductible in some states and on your federal income taxes if you itemize. Many businesses can fully deduct the premiums since they are considered a form of health insurance. Again, you should speak to a professional regarding this.

WHY OWN LTCI Now?

- So you can be cared for at home
- Plan your future
- Don't be a burden
- Protect assets
- Protect your independence
- Save up to 40%
- Money exchange
- Avoid the Medicaid trap
- Peace of mind
- Protect your quality of life
- Buy before your health changes
- Comprehensive plans

The burden for asset protection is yours. The fact that your nest egg might someday be spent on assistance with your daily functions needs to be dealt with today. Long Term Care is the critical addition to your financial planning that must be addressed now, not later. So stop fighting old age... and start planning for it!

Revet Agency In the News

- Weekly Radio Show on Long Term Care Issues
- Several TV appearances on LTC
- Published articles on LTC
- Available to speak at your next event

**Revet Long Term Care
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We help people **plan today**
to have a secure and
independent future
tomorrow for themselves
and their families.

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