



Steve Sanders, founder of *Golden Security Senior Advisors*, specializes in providing long-term care educational seminars to individuals, small companies, large corporations, civic groups, and churches.

Steve has been in the financial services industry for more than 15 years. Much of this time has been spent traveling the country presenting hundreds of long-term care seminars to various groups and organizations such as The American Legion, National Association of Retired Federal Employees, and AARP.

Steve has been instrumental in getting legislation passed for the Partnership Program in several states. He is currently working with other states to keep them abreast of long-term care issues and help them with the drafting of their own individual State plans.

Steve is passionate about long-term care and the important issues and concerns facing individuals today, especially those in or near retirement. He has helped provide protection to hundreds of individuals at risk of losing their retirement savings as a result of a catastrophic medical expense.

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**GOLDEN SECURITY**  
senior advisors

The training and marketing company dedicated to educating individuals about the greatest risk facing today's seniors and Baby Boomers.

## MISSION STATEMENT

To provide education and understanding of Government Entitlement Programs, as well as options available (e.g., Long-Term Care Insurance), including the new LTC State Partnership Programs.

*Golden Security* works with only "A" rated companies, such as Genworth, Metropolitan, John Hancock, Mutual of Omaha, Allianz, and a few high-risk carriers.

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## Our Goal is Simple!

Golden Security Educational Seminars get the word out about the overwhelming expenses associated with long-term care. We educate individuals about ways to protect themselves from this risk.

For retirees or those near retirement, a long-term care illness or injury can quickly deplete a retirement nest egg. With people living longer than any generation before them, along with the escalating cost of health care, it is critical that individuals be educated about the risk they face and what they can do about it today.

Families and individuals do not have to just hope that it doesn't happen to them. They do not have to depend on Government programs or their children to take care of them. And they do not have to try to hide assets by giving their money away.

Individuals can now protect themselves financially, ensuring independence and financial freedom. It all starts with education about the topic.

*A long-term care illness or injury can happen at any time to anyone. An estimated 40 percent of the nation's functionally disabled individuals needing long-term care today are between the ages of 18 and 64.<sup>1</sup>*

## Everyone Benefits!

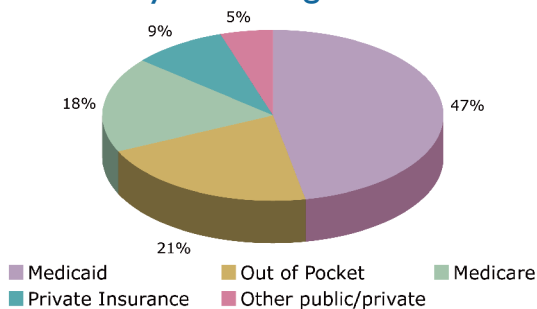
Whether you are a small company, large corporation, or Government entity, all involved will thank you for making a Golden Security Educational Seminar available to them.

Employees appreciate educational programs that inform them, and send a message that "the company cares about me." They are motivated to take advantage of voluntary long-term care insurance benefits when properly educated about the risk and expenses associated with long-term care, and the options that are available to them.

Employers enjoy many benefits as well. Expanded benefit programs help with recruitment of new personnel and retention of existing employees.

*The average annual rate for a private room in a nursing home in 2006 was \$75,190.<sup>2</sup>*

### Who Pays for Long-Term Care?



Source: U.S. Department of Health and Human Services, National Clearing House for Long-Term Care Information. <http://www.longtermcare.gov/LTC> accessed 7/30/07.

<sup>2</sup> MetLife Market Survey of Nursing Home and Health Care Costs. September 2006.

*Golden Security Educational Seminars take the mystery and misinformation out of long-term care insurance.*

Millions of dollars are needlessly being spent today due to lack of information or misinformation. Our seminars focus on educating about . . .

- What long-term care IS and is NOT
- Why it is NOT just for the elderly
- Who will need long-term care and the astronomical expenses they face
- The truth about MEDICARE – and why NOT to depend on it
- What to look for in a good long-term care plan
- MEDICAID – why it is not a good option
- The benefits of alternative care
- Understanding home health care
- The NEW State Partnership Programs
- Long-term care insurance cost and why it is affordable for everyone
- And much more . . .

<sup>1</sup> LTCI crisis looms. John Wane with Lenny Anderson, American Independent Marketing. [www.producersweb.com](http://www.producersweb.com) accessed 6/25/07.