



## Carol L. Burk

Long Term Care Insurance Specialist

Carol Burk's passion for long term care planning is based on her own experiences providing care. She knows firsthand the work that goes into being a caregiver and maneuvering through the extended care system. She has seen how insurance solutions can help provide financial protection and access to resources to loved ones, making care easier. Carol's sister needed long term care as a single retired woman with COPD, emphysema and other debilitating illnesses. Unfortunately, she was not eligible for LTC insurance due to those chronic illnesses. She had to utilize the government's medical assistance program and had very little control over her care options and died after five years in multiple facilities. Carol's desire to help clients avoid this tragic outcome inspires her to help others, especially while they are healthy and able to qualify for LTC insurance, before it is too late.

With over 20 years of experience in the insurance industry, Carol fully understands and can explain the broad array of planning solutions now available – from traditional long term care insurance, to linked benefit solutions (life insurance plans or annuities with long term care benefits) to worksite options available through an employer. She has worked both as an independent insurance agent and as a career agent for one of the country's largest insurance carriers. She also understands the worksite market, with a strong background in designing and managing employee benefit and wellness programs for mid to large-size employers.

Carol provides her clients with a consultative approach to their care funding options. She knows that there is no one-size-fits-all solution for everyone. Therefore, she listens to help find the best solutions for each person's unique needs.

CAROL L. BURK
CLTC

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