

**For Immediate Release – 8 p.m. EST
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**LONG-TERM CARE INSURANCE LEADER PHYLLIS SHELTON TO
APPEAR ON LIFETIME TELEVISION'S "THE BALANCING ACT"**

Caregiving can crush the dreams of millions of American women if they do not plan ahead

NASHVILLE, TN — July 12, 2010 — Industry leader Phyllis Shelton, President of *LTC Consultants*, will appear on Lifetime Television's *The Balancing Act* on July 14 at 7 AM EST to set the record straight that the issue of long-term care is not solely a financial problem. It's first and foremost a threat to family relationships, with the burden particularly falling on women. "The caregiving tsunami that is about to hit this country could be the greatest threat to everything women have accomplished in the workplace. The age 55 segment of the workforce in the United States is the fastest growing segment, and that's when women typically hit their peak earning years with the career they've worked so hard to build. It's also primetime for becoming a caregiver, but it can happen much earlier," says Shelton.

"Most people don't realize that one-third of care recipients who are impaired enough to collect benefits on a long-term care insurance policy are under age 65", Shelton points out. "It is never too soon to talk to your spouse, parents, in-laws, or any extended family members you think you may wind up taking care of about planning for long term care," states Shelton. "Without a plan in place, the pressure of paying for caregiving, both with time and money, can rob your family of important lifestyle choices such as being able to pursue the career of your dreams, provide a child's college education, or fund your own retirement."

A recent Age Wave/Harris survey backs up her opinion. When asked about the most important reason to plan for long-term care, consumers said they are twice as concerned about being a burden on their families as about protecting their assets. They also named emotional strain as the greatest worry about becoming a caregiver, even more than the financial sacrifice.

The impact that caregiving can have on this country is astonishing. Women make up almost half of the workforce in the United States. Since most long-term care is at home and over two-thirds of the caregivers are women, employers are looking at a huge loss of productivity if their female employees aren't able to rely on long-term care insurance to pay for caregivers when a spouse, parent or adult child needs extended care. "That is why it is so important for employers to include long-term care insurance in their benefit offerings so that it is available to employees and their families at age 18 and up," added Shelton.

As part of her commitment to *The Balancing Act* viewers, Shelton has written a handbook called "Long-Term Care Insurance Made Easy" that also explains the CLASS Act, the long-term care initiative that is in President Obama's health care reform program. A free download of the handbook is available at www.ltcconsultants.com.

The Balancing Act is Lifetime Television's early morning show for women, with a reach of over 2 million people nationwide through the television show and online newsletter.

ABOUT PHYLLIS SHELTON

Phyllis Shelton is President of *LTC Consultants*, a Nashville-based company she founded in 1991 that specializes in long-term care insurance education and training. She was profiled in *Senior Market Advisor* as one of the top ten professionals in the long-term care insurance industry nationally and recently received the distinguished LIFE Foundation Client Service Award. Her full page client story was featured in the September 14, 2009 edition of *Newsweek* magazine.

For more information, contact:

Clay Edwards, Media Contact

Telephone: 888-400-1118, X120

Email: Clay@lteconsultants.com