John F. King, CLTC is the Founder and Managing Partner of LTCi Plans, LLC. For two decades he has specialized in the education and implementation of long-term care insurance (LTCi) plans. His goal is to make a difference in the lives of others through effective LTCi planning, and to reduce the financial and emotional strain of an extended healthcare need. John and his team accomplish this goal by facilitating the enrollment of the highest quality LTCi plans for individuals, associations, and employers. Modern plans include traditional, hybrid, and asset-based funding solutions. John has been recognized as the top 1% of all worksite LTCi specialists in the nation. He is licensed and LTCi qualified in: AL, AR, AZ, CA, CO, FL, GA, IL, IN, LA, MA, MI, MN, MO, MS, NC, NH, NV, OR, PA, SC, TN, TX, VA, WA, WI, and the District of Columbia. John is a member of a national network of LTCi specialists who serve clients from coast to coast. He is also the Executive Producer & Host of InsuranceRadio.com, and provides complimentary LTCi continuing education for Certified Public Accountants (CPAs) in our state.

Prior to establishing LTCi Plans, LLC in 2010, John spent a decade at Blue Cross and Blue Shield where he (along with a hand-selected team) pioneered the distribution of their very own long-term care insurance plan. His marketing team was recognized nationally several times. John developed an LTCi education program and was asked to speak at organizations including the RSA Teachers' Retirement Preparation Seminars (TRS).

Beginning his career as a registered representative at American Express Financial Advisors, he learned the importance of creating a comprehensive financial plan. In his opinion, the most overlooked issue in financial planning today is the substantial liability of an extended healthcare need. According to the U.S. Department of Health and Human Services, 70% of us are expected to have an LTC need (www.LongTermCare.gov).

LTCi Plans serves members of medical, academic, telecommunications, aerospace, and multi-state distribution organizations. John uses his knowledge of (and relationships in) the LTCi industry to secure optimal underwriting opportunities at the most appropriate price points for his clients. John is very active in his community and church, and has held various roles ranging from board member to volunteer coach and MS Society Leadership Class member. He holds two degrees from the University of Alabama and lives in Birmingham, Alabama with his wife and two sons.

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