For free no-obligation phone quotes or advice email LTCA@HAWAII.RR.COM or call John Nakao:

**485-8888**

“John helped me find an affordable long term care policy at age 70.  I chose the policy because in the event of long term care needs, I could remain in my home and use the services of family or friends.  John has always been knowledgeable, readily available, honest and reliable.  I have no reservations recommending him to anyone seeking an ltc plan suitable for their individual needs.” Dr. Nancy Young, retired

“John was able to show me policies from various companies and compare them side by side all at once.  This helped tremendously, as having to compare companies and plans by myself would have been time consuming & confusing.  John helped me get the best policy for my budget.” Denise A., retired

“I found John to be knowledgeable about the LTC products on the market and able to explain the differences between policies in a manner that was easy to understand. He was accessible and patient in answering follow-up questions and helping guide me through the application process. I would recommend him to anyone considering purchasing a long term care policy.” John Williamson, Kaimuki

“I had repeatedly been turned down for long term care coverage due to my many medical conditions.  Although I had given up on being able to find affordable long term care insurance, John was able to get me qualified for whole life coverage with an option for long term care insurance at a price I could afford. John's professionalism and knowledge of the industry was tremendous.  He listened well to what my concerns were and sincerely addressed all my many questions with great patience. I would recommend him to anyone.  D.Y., Halawa

“Three parents needed long term care at the same time! That experience made us all realize how important it is to have long term care insurance.  My husband got a LTC policy several years ago from another company, but I did not qualify, even after trying twice with different companies.  [John] came to our house, was pleasant to work with and managed to finally find a reliable company that approved me for LTC insurance.  What a relief!  And the price was less than my husband’s policy. I would gladly recommend John to help people find the LTC insurance they need at a price that won’t bankrupt them, because NOT having LTC insurance when a loved one needs long term care could bankrupt you in no time.” SKT, Mililani

“We found long-term care coverage to be too expensive until we met & discussed options with John.  He was very professional & knowledgeable.  We appreciated his ability to communicate a valuable resource to us without putting us under any pressure to purchase the insurance.  I highly recommend discussing long-term care with John to discover how this insurance can help protect your assets.” Dr. John Dekle

“John persistently searched, and I ended up with a reasonable life/long-term care combination policy.  The life/ltc policy replaced a term policy I had for a little more than what I was paying for the term policy.  Now I am insured for my entire life with the choice of using my policy for ltc if needed. While working with him, he was always very sincere, honest, and reliable, and I would recommend him to anyone.”  Charles E. Roberts, retired

**"I strongly recommend talking with John if you are looking for long-term care insurance. He is truly committed to helping clients in finding the right insurance policy for the most reasonable cost.  We were also very pleased with his responsiveness, patience in hearing our concerns and persistence in finding the appropriate solution. We and our children are thankful that we are well covered without depleting our family resources."** Dr. Sharon Moriwaki, Associate Director, UH Social Sciences Public Policy Center