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Start the New Year with a Long-Term Gift: Long-Term Care Insurance, Says John Guinan of ACSIA Partners LLC

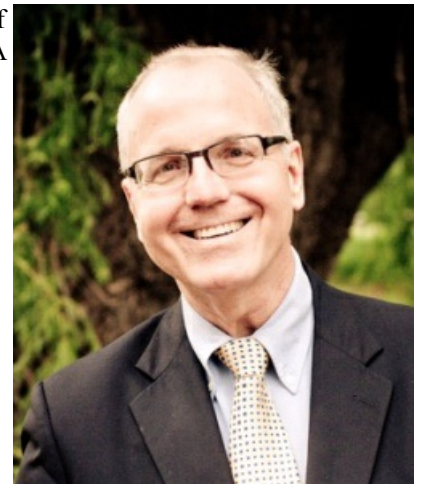
Mendota Heights, MN December 21, 2018 -- "With the new year coming, why not brighten the lives of everyone in your family with one additional, long-lasting gift?" says John Guinan, who represents ACSIA Partners LLC in IA, IL, MN, MO, NC, ND, SD, WI. The company is a national leader in long-term care planning.

"Millions should consider the gift of long-term care insurance," says Guinan. "It makes sense any time, but at New Year's resolutions time, a decision to go for it could be particularly enticing."

No matter who you get the policy for -- aging parents, a spouse, or yourself -- it's a great present, Guinan asserts.

"The idea of a gift is to make people happy," Guinan reminds us, "so we might consider how LTC insurance can do that." Some examples:

1. **With money available to pay for your own care, your savings and property won't be as vulnerable** to unexpected care costs, avoiding the stress that spoils happiness.
2. **You avoid relying on your children or other relatives to pay for your care.** This knowledge alone can ease tensions and make family get-togethers more pleasant.
3. **If you get a policy for aging parents, everyone benefits, not just them.** They may live the rest of their lives with greater security and less fear, and you may also relax knowing you're guarding against sudden, large care expenses down the pike.
4. **You gain more control for a brighter future.** For example, there may be less likelihood you or your spouse will have to leave a job to provide care personally.
5. **Your children may have more reason to smile, too.** With care expenses made more manageable through planning, educational plans can be made with greater certainty. It's less likely you will ever have to choose between tuition for your kids and care for your parents or spouse.
6. **LTC insurance can be a gift at tax time.** A portion of the premiums may be deducted on federal income tax returns. Tax deductions or credits are also available in many states.



"Long-term care insurance is truly a gift that keeps on giving," says Guinan. "If you make the LTC New Year's resolution, you will have more to be happy about the whole year long."

The options recommended by Guinan's organization include traditional long-term care insurance, life insurance or annuities with long-term care riders, critical illness insurance, and other solutions ranging from health savings accounts to Medicare supplement plans.

Information is available from Guinan at john.guinan@acsiapartners.com, <http://www.jguinanltc.com> or 651-646-2200.

John H. Guinan, MBA CLTC is a leading long-term care agent serving consumers and organizations in IA, IL, MN, MO, NC, ND, SD, WI, with colleagues covering all other parts of the country.

In California the company is known as xACSIA Partners Insurance Agency; in other states, as ACSIA Partners.

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