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## **Ageing May Be Reversible -- But We're Wise to Plan for Long-Term Care**

Bloomington, MN October 28, 2021 -- Over the past five years, there's been a lot of press about turning back the biological clock. "This may have prompted some people to put off planning for long-term care," says John Guinan, MN-based agent with ACSIA Partners LLC. "That's a shame. A longer, healthier life can go hand-in-hand with prudent care precautions."

Guinan points to several articles in the major media:

>> In December 2016, **Scientific American** published [\*Ageing is Reversible – at Least in Human Cells and Live Mice\*](#). It describes a study on how age can be turned back through changes in gene activity.

>> In July 2019, **AARP** published [\*Can a Single Pill Keep You Healthy to 100?\*](#) It reported on a new drug being developed and tested that could "change the future of ageing forever."

>> In August 2019, **Forbes** published [\*Extraordinary Breakthroughs In Anti-Aging Research Will Happen Faster Than People Think\*](#). "People 50 and older have a lot to look forward to," the article points out, referencing UK-based anti-ageing biotech developments. "Science fiction has become science."

>> In February 2020, **CNBC** published [\*The ultra-rich are investing in companies trying to reverse ageing. Is it going to work?\*](#) According to the report, Amazon CEO Jeff Bezos and PayPal co-founder Peter Thiel have both invested in a startup whose mission is to "extend human healthspan, the period in one's life unburdened by the disease of ageing."

>> In October 2021, **Yahoo News** published [\*Studies Show These are Proven Ways to Reverse Ageing\*](#). Unlike the other articles, this one does not point to anti-ageing pills or treatment. Instead, it offers five "proven" ways to turn back the clock NOW -- through lifestyle practices such as regular exercise.

"We in the long-term care planning field applaud all these efforts," says Guinan. "We're all for fighting ageing and living as long as we can in good shape. Just be practical," Guinan advises. "Sooner or later, you or someone close to you is very likely to need long-term care for some period of time. Why not give yourself the peace of mind of being ready for it?"

In addition to traditional long-term care insurance through multiple carriers, Guinan's agency offers these alternative solutions:

- "Hybrid" policies (typically life insurance with long-term care riders)
- Worksite long-term care (portable individual voluntary plans with group advantages)
- Annuities with tax-advantaged long-term care features
- Critical illness insurance
- Additional protections, including long-term care education and referrals to top care services

As a licensed long-term care insurance agent, Guinan advises on the full range of alternatives available.

"When people come to us," Guinan says, "whoever they are or whatever their situation, we like them to know that help is at hand, whether it's an LTC policy or something else."

Guinan may be reached at <http://www.jguinanltc.com> or 651-646-2200. Short phone inquiries are welcome. A free long-term care guide may also be downloaded.

Guinan is a licensed long-term care insurance agent who represents the company in CA, CO, IA, IL, MN, MO, NC, ND, SD, WI.

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

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