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“Brighten the holidays with the gift of long-term care insurance,” says John Guinan of ACSIA Partners LLC

Like more conventional presents, it can bring good cheer.

Bloomington, MN November 29, 2021 -- "If you've got a range of family members to please, think beyond toys, gadgets, or clothes," John Guinan suggests. "For the seniors in your life, consider something more enduring -- the gift of long-term care insurance."

"In this particular holiday season, beset by COVID gloom, LTC insurance might be especially welcome," Guinan believes. "It can ease worries and make everyone's life better for years to come. It's a gift that keeps on giving in several ways."

>> **Asset Protection for You and Your Spouse.** With LTC insurance in place, you can breathe easier. So can your spouse or aging parents. "Your savings or equity won't be as vulnerable to unplanned care costs," Guinan points out. "This knowledge can ease tension for everyone for years, and make this December a little brighter, too."

>> **Asset Protection for Younger Family Members.** "Your grown children will breathe easier knowing their own assets aren't at risk to pay for your care. They will appreciate the fact that you have taken financial responsibility for yourself. And, in time, your grandchildren may appreciate your foresight too. "They'll be delighted with an inheritance that could otherwise be eaten by care costs. It could be a nest egg for college tuition or starting a business."

>> **Lifestyle Protection for You and Your Spouse.** LTC insurance offers more than financial protection for those needing care. It can also affect your quality of life during the time you need care. "LTC insurance may make the difference between a bleak existence and continuing the activities that make life worthwhile," says Guinan. "It helps you look forward to independence and satisfying relationships in spite of needing care. Otherwise, you might have no choice but to move to an institution."

>> **Lifestyle Protection for Younger Family Members.** Many young working Americans, mostly women, lose time from work or take early retirement to become long-term caregivers for an aging parent. "When there's no insurance, they may feel they have no choice but to pitch in personally," says Guinan. "This can disrupt their lives and shrink their lifetime earnings. It can also compromise caregiving for their own children as well as their own health and emotional well-being."

>> **Tax Relief.** For qualifying Americans, a portion of LTC premiums may be deducted on federal income tax returns. Additional tax deductions or credits are also available in many states. "If you give yourself the gift of LTC insurance now, you may enjoy the gift again and again at tax time," says Guinan.

"For all these reasons, your December holidays might be brighter than ever. A gift of LTC insurance really is a gift of a lifetime, for the whole family."

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

- "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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