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Looking for a Gift that Keeps on Giving? Consider Long-Term Care Insurance, Says John Guinan of ACSIA Partners LLC

"Too Many Holiday Gifts Bring Short-Term Cheer, and That's the End of It," Guinan Points Out.

Mendota Heights, MN December 13, 2017 -- John Guinan has some holiday advice for middle-age Americans. "If you've got a mix of family members to please, think beyond toys, gadgets, or clothes," Guinan says. "Also consider giving something more enduring, the gift of long-term care insurance."

LTC insurance can ease worries during the holiday season and make everyone's life better for years to come, Guinan says. "It's a gift that keeps on giving in five key ways."

1. 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."

2. 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."

3. 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."

4. 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."

5. 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 Braddock.

"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."

Guinan provides long-term care planning and insurance for families and organizations in IA, IL, MN, MO, NC, ND, SD, WI, and refers inquirers to colleagues covering other parts of the country.

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

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