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## **Most Working Americans Want a Long-Term Care Benefit, But It's Generally Not Offered**

### **"What then?" Asks John Guinan of ACSIA Partners LLC**

Mendota Heights, MN July 12, 2018 -- Long-term care insurance is a highly-desired employee benefit, "but few employers offer it," says John Guinan, MN-based agent with ACSIA Partners LLC. "There's a disconnect between desire and reality."

To support this contention, Guinan cites the 18th Annual Transamerica Retirement Survey, published in June by the Transamerica Center for Retirement Studies.

The study found that a long-term care insurance benefit was "somewhat" or "very" important to 73% of the respondents. "That was right up there with two other key benefits, disability insurance and life insurance," says Guinan. "The only benefits people wanted more were general health insurance and 401(k)-type retirement plans."

Guinan's company, ACSIA Partners LLC, is out to rectify the imbalance. "We offer a free service to help employers add LTC protection to their benefit packages."

What about people who want LTC protection without waiting for their employer to get on board? "We also work directly with individuals," says Guinan.

ACSIA Partners LLC offers a variety of services for either organizations or individuals:

- Traditional long-term care insurance from multiple carriers,
- "Hybrid" policies (typically life insurance with LTC riders),
- Annuities with tax-advantaged LTC features,
- Critical illness insurance,
- And additional protections including LTC education and referrals to care services.

More information is available from Guinan at [john.guinan@acsiapartners.com](mailto:john.guinan@acsiapartners.com), <http://www.jguinanltc.com> or 651-646-2200. Guinan represents the company in 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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