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New Fact Sheet: Long-Term Care Planning Has Become a Necessary Part of Financial Planning

The decision aid is now available from LTC agent John Guinan

Mendota Heights, MN August 9, 2018 -- If you're focused on building wealth, "then you should consider safeguarding that wealth from one of its biggest threats, long-term care costs," says John Guinan, MN-based agent with ACSIA Partners LLC.

"Not everyone needs long-term care insurance," says Guinan, "but everyone needs a long-term plan. Without one, your financial plans may be vulnerable."

This is the message of a new four-page guide from Guinan, **Why You Should Consider Coverage**. It may be downloaded from <http://www.jguinanltc.com>.

"In just a few minutes, you can get answers to many key questions," says Guinan. For example:

- "How does long-term care (LTC) differ from other forms of healthcare?"
- "What public assistance is available for LTC? (Hint: virtually none unless you're destitute.)"
- "What are the odds you or a family member will ever need LTC?"
- "If you decide to self-insure, about how much should you be prepared to pay?"
- "Do LTC policies cover services in the comfort of your own home?"
- "If I can't health-quality for LTC insurance, am I out of luck? (Hint: no, there are options.)"



Guinan's company, ACSIA Partners LLC, offers a variety of services for families and organizations:

- 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.

Why You Should Consider Coverage and other information is available from Guinan at 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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