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Long-Term Care Agent John Guinan Applauds Wall Street Journal for Highlighting New Insurance Trend

Mendota Heights, MN June 20, 2018 -- Sales of traditional long-term care insurance are way down, but they're way up for a new form, so-called "hybrid" policies. This was reported by the Wall Street Journal on June 15. "I applaud them for highlighting this important development," says John Guinan, MN-based agent with ACSIA Partners LLC.

The WSJ article, written by Leslie Scism, is titled "Long-Term-Care Insurance Isn't Dead. It's Now an Estate-Planning Tool."

"LTC insurance isn't dying, it's evolving," says Guinan. "Hybrid protection, now popular in estate planning, is a key new form, but not the only one."

LTC insurance is also proliferating as an employee benefit, according to Guinan. "Organizations across the country are protecting their people with affordable group plans. I wish the media would highlight this trend too."

Guinan's company offers a variety of services that ease the burden of long-term care:

- Traditional long-term care insurance from multiple carriers,
- "Hybrid" policies (typically life insurance with LTC riders),
- Worksite LTC (voluntary plans with group advantages),
- 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, <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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