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Long-Term Care Insurance Is a Gift for the Whole Family, Todd Stein of xACSIA Partners Insurance Agency Says

San Francisco, CA December 15, 2016 -- If you want to brighten the lives of everyone in your family, "Consider the gift of long-term care insurance," says Todd Stein, who represents xACSIA Partners Insurance Agency in CA. The company is a national leader in long-term care planning.

"Whether you get the policy for yourself or for aging parents, it's really a gift for everyone," Stein asserts.

"Different family members benefit in different ways at different times," Stein says, "but everyone stands to benefit overall." For example:

*** If you get a policy for yourself or spouse, you protect your assets and the future of your entire extended family.** "With money available to pay for care," says Stein, "your savings and property won't be as vulnerable to unexpected care costs. And you may avoid relying on your children or other relatives to pay for your care." This knowledge alone can ease tensions and make the holiday season more pleasant, Stein points out.

*** If you get a policy for aging parents, everyone benefits, not just them.** "Your parents may live the rest of their lives with greater security and less fear," says Stein, "but you may also benefit. You guard against sudden, large care expenses down the pike, which could be disruptive. And you gain more control over your own future." For example, Stein explains, there's less likelihood you or your spouse will have to leave a job to provide care personally.

*** Your children stand to benefit, too.** With care expenses made more manageable through planning, educational plans can be made with greater certainty. "It's less likely you'll ever have to choose between tuition for your kids and care for your parents or spouse," says Stein.

*** Added reward from Uncle Sam.** A portion of long-term care premiums may be deducted on federal income tax returns. Tax deductions or credits are also available in many states. "It's like a gift, a nice incentive, and it keeps recurring," says Stein. "You can set yourself up for 2016 and every year after."

"Long-term care insurance is truly a gift that keeps on giving," says Stein. "You'll have less to worry about this holiday season, and every holiday season from here on. You can relax and enjoy the festivities and one another."

The options recommended by Stein's organization include traditional long-term care insurance, life insurance or annuities with long-term care riders, critical illness insurance, and other solutions ranging from health savings accounts to Medicare supplement plans.

Information is available from Stein at todd.stein@acsiapartners.com, <http://www.toddsteinltc.com> or 415-861-5088.

Todd Stein is a leading long-term care agent serving consumers and organizations in CA, with colleagues covering all other parts of the country.

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

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