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**Contact:**

Todd Stein,  
xACSIA Partners Insurance Agency  
todd.stein@acsiapartners.com  
415-861-5088

## **Savvy Siblings Discuss Long-Term Care at Thanksgiving Table; They Seek to Protect Estates While Elders Still Healthy and Insurable**

**Frank Holiday Discussion Avert Family Problems and Assure a Brighter Future for All; It's a Growing Trend, Todd Stein of xACSIA Partners Insurance Agency Says**

San Francisco, CA November 21, 2014 – In recent years, Thanksgiving has become more than a time for getting together, showing appreciation, and renewing family bonds. It has also become a time to talk turkey about the long-term care needs of aging parents, according to xACSIA Partners Insurance Agency, a leader in long-term care planning.

"We see this more and more," says Todd Stein, CA-based agent of xACSIA Partners Insurance Agency. "Savvy middle-aged children are seizing the occasion to handle aging issues in advance. For example, talking about who will care for Mom or Dad when they can no longer take care of themselves. And whether care needs are adequately protected by savings or insurance."

Such discussions make sense, but why at Thanksgiving? "It's a time for looking back and looking ahead," says Stein. "Also, family members of all ages may be present. And Thanksgiving is near the end of the fiscal year, when last-minute insurance decisions can affect taxes."

Stein says middle-aged children get the Thanksgiving-day LTC discussion going in a number of ways:

**(1) If a family member already needs long-term care, they don't hesitate to focus on that and go into the details.** Is there money for a professional caregiver? Or does a family member act as unpaid caregiver; and if so, what personal price does that person pay?

**(2) If the middle-aged children notice a family member who show signs of requiring long-term care sometime soon, they bring that up as well.** "They look around and see who needs a little help getting out of a car or sitting at the table," says Stein. "They notice if an elder is starting to forget things or have trouble finding the right words, and they call it to others' attention. They also bring up the financial issue, such as whether the person is covered by long-term care insurance."

**(3) Savvy siblings, especially those in their 40's or 50's, also look at their own future needs during Thanksgiving.** "They reflect on whether they themselves have suitable financial protection in place, or whether they're letting the years go by, risking higher rates or disqualification when health problems arise."

The new generation of savvy middle-aged children isn't afraid to speak up, Stein asserts. "The issue is worth it to them. They know that lack of LTC planning is a broader problem than others that are sure to come up at Thanksgiving." According to federal estimates, about 70% of Americans over 65 will need some type of LTC at some point, impacting virtually all families.

Families that broach the LTC issue this Thanksgiving are invited to visit Stein's website -- <http://www.toddsteinltc.com> -- before, during or after their discussion. There they may explore a range of affordable long-term care planning options that include but are not limited to LTC insurance. These choices range from critical illness insurance and annuities to life insurance with LTC riders. Then, to learn more, families may meet with a specialist on the phone or face-to-face.

Todd Stein is a leading long-term care solutions agent in CA, serving consumers as well as organizations. "We're glad to help them find the best, most affordable solution for their situation," Stein says. "In addition to long-term care insurance, today's options range from critical illness insurance and annuities to life insurance with LTC riders."

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

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

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