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## Friends and Long-Term Care Insurance

**When used with discretion, personal websites and social media sites offer fruitful ways for consumers and LTC agents to connect, reports Todd Stein of xACSIA Partners Insurance Agency**

San Francisco, CA September 28, 2015 – Many long-term care insurance agents resist reaching out to friends who could use their help. And seekers of LTC insurance information also resist reaching out to friends who may be in the business. But there's much to gain from overcoming this reluctance, according to Todd Stein, a San Francisco-based agent with xACSIA Partners Insurance Agency, a leading long-term care insurance agency.

"In our industry, which provides a vital, personalized service, many advisors recoil at the idea of selling to their friends," says Stein. "And those on the buying end may feel they're imposing if they approach a friend in the business. But when done in a thoroughly professional way, contact can and should be made. In our experience, agents and buyers who are friends are getting together with good results on both sides."

All agents with xACSIA Partners Insurance Agency have personal websites. These offer options for getting answers to questions online, by email, by phone, in person, or through a virtual meeting by PC. Stein's personal site is at <http://www.toddsteintlc.com>.

Agents with xACSIA Partners Insurance Agency are also glad to hear from consumers through social media sites such as Facebook, LinkedIn, and Twitter.

Whether through social media or personal websites, "It's now easy to connect in low-key ways, on a friend-to-friend basis," says Stein. "We absolutely avoid the hard sell. That's important. Mostly we just make clear we're in the business. And when we make posts or put out news releases, it's usually helpful information that friends would appreciate. For example, a reminder of LTC deductions available at tax time, or facts on who needs protection, or available policy types."

Today, social media and personal websites (increasingly offered by leading agents) are making long-term care insurance shopping more and more friendly for consumers, Stein stresses. "It's still OK to click on internet ads or request quotes on search engines. But if you value the personal touch, it's hard to beat social media and personal websites for linking up with someone you know and trust."

Todd Stein is a leading long-term care solutions agent serving consumers and organizations in CA. "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 to annuities and life insurance with LTC riders."

Information is available from Stein at [todd.stein@acsiapartners.com](mailto:todd.stein@acsiapartners.com), <http://www.toddsteintlc.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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