

# Five Reasons to Give Yourself the Holiday Gift of Long-Term Care Insurance

KIRKLAND, Wash., Dec. 10, 2014 (SEND2PRESS NEWSWIRE) – If you're 50-plus, Denise Gott has some holiday advice for you. "Consider giving yourself the gift of long-term care insurance," she says. "It just might lift your spirits during the gift-giving season." Gott is CEO of ACSIA Partners, a leader in long-term care planning.

There are 5 reasons why you might enjoy the holidays more if you secure LTC insurance this month, according to Gott.

1. Asset Protection. "With insurance available to pay for care, you'll breathe easier knowing you've protected your retirement assets," Gott says. "Your savings and equity won't be as vulnerable to unexpected care costs." This knowledge alone can make December more enjoyable, Gott points out.
2. Lifestyle Protection. "With LTC insurance and a good retirement plan, you can look forward to independence and a satisfying existence in spite of needing care," Gott says. "Otherwise, you might have no choice but to move to an institution."
3. Asset Protection of Family. "Your children and other relatives will appreciate the fact that you have taken financial responsibility for your own future. They will breathe easier knowing their own assets aren't at risk to pay for your care."
4. Lifestyle Protection of Family. Many working Americans, mostly women, lose time from work or take early retirement to become long-term caregivers for a relative who lacks long-term care insurance. This disrupts their lives and diminishes lifetime earnings. "If you give yourself the gift of LTC insurance this December, it's also a gift to your family," says Gott.
5. Tax Relief. A substantial portion of LTC premiums may be deducted on federal income tax returns. Many states offer additional tax deductions or credits. "Why not smile at tax time?" says Gott. "Get yourself set up for 2015 and every year after."



For all these reasons, “You’ll have less to worry about this December,” says Gott. “You can pay more attention to sharing gifts and good times. And family members, less worried about you, can relax and enjoy themselves more too.” All around, your holiday might be more festive and satisfying than ever.

The process of securing LTC insurance can be satisfying too. The key, says Gott, is to link up with an advisor you trust. When that happens, “Many people tell us their stress just melts away.”

Knowledgeable professionals, representing multiple insurance carriers, may be found at the ACSIA Partners website: <http://www.acsiapartners.com/>.

Visitors 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. By-phone or face-to-face meetings are also available.

**About ACSIA Partners LLC:**

ACSIA Partners LLC – <http://www.acsiapartners.com/> – is one of America’s largest and most experienced long-term care insurance solution agencies. The company is also a co-founder and sponsor of the “3in4 Need More” campaign, run by the 3in4 Association, which encourages Americans to form a long-term care plan.

News issued by: ACSIA Partners LLC



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Original Image:

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Original Story ID: 2014-12-1210-001 (9846) :: five-reasons-to-give-yourself-the-holiday-gift-of-long-term-care-insurance-2014-12-1210-001

Original Keywords: LTC Financial Partners, Denise Gott, 3 in 4 Need More, 3in4 Association, planning, retirement, finance, LTCi, seniors, boomers ACSIA Partners LLC Kirkland Washington KIRKLAND, Wash.

Alternate Headline: This Holiday Season Could Be the Merriest Ever Says Industry Leader ACSIA Partners

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Original Shortcode for Story: <http://i.send2press.com/pxFQ8>