

FOR IMMEDIATE RELEASE

Contact:

Denise Gott ACSIA Partners LLC denise.gott@acsiapartners.com 440-223-5705

This Holiday Season, You Can Make Long-Term Care Into a Gift, Not an Obligation, Says Denise Gott

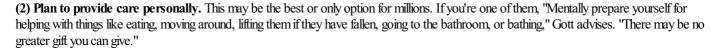
Lakewood, OH November 26, 2019 -- The end of the year, from Thanksgiving through December, is a special time for families, says says Denise Gott, OH-based agent with ACSIA Partners LLC.

"The upcoming holidays may be the only time scattered family members get together all year," says Gott. "It's an ideal opportunity for raising the issue of long-term care. How can it be provided for a loved one who may, sooner or later, need help with the tasks of daily living?"

The issue may be stressful to talk about, Gott acknowledges, but needn't be. "If you think of long-term care as a gift, suddenly it changes from an obligation into something that enriches receiver and giver alike." There are two upbeat ways to give long-term care, according to Gott:

(1) Buy a long-term care policy for the loved one. Not everyone can do this, Gott acknowledges, but a policy may be more affordable than you think. "For example, siblings may divide up the cost. Or an affordable long-term care rider may be added to a parent's life insurance policy."

Another cost-reduction strategy is securing a policy early in the game. "When people are younger and healthier," says Gott, "rates are lower."



Gott's company starts by helping people nail down whether long-term care insurance makes sense in their particular case. "If it does make sense, we advise them on their policy options and set them up with a top-rated carrier. Or, if the insurance doesn't make sense, we guide them to alternative means of protection." These alternatives include:

- "Hybrid" policies (typically life insurance with long-term care riders),
- Worksite long-term care (individual voluntary plans with group advantages),
- Annuities with tax-advantaged long-term care features,
- Critical illness insurance,
- And additional protections including long-term care education and referrals to care services.

Gott may be contacted at denise.gott@acsiapartners.com, http://ltcdenise.com or 440-223-5705. Gott represents the company in AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY.

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

###

