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## **Don't Let "COVID Caution" Postpone Your Long-term Care Planning!**

Meeting with an advisor by phone or web meeting is a great way to avoid exposure risk.

Bellevue, WA January 20, 2022 -- "Wires and wireless signals don't transmit COVID," says agent Lucille Smith. "An in-person meeting isn't essential, and virtual or phone meetings are a 100% safe way of learning everything you need to know about long-term care."

In-person meetings used to be the customary means of sharing information about long-term care options. "Now long-distance meetings have been become more and more common, thanks to leading agencies like ours," says Lucille Smith, a Bellevue-based agent with ACSIA Partners LLC.

To set up a meeting or ask what's involved, just call Smith at 206-877-3456.

Smith points out that long-term care planning has broadened and now includes several options beyond traditional LTC insurance:

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

"When people come to us," Smith says, "whoever they are or whatever their situation, we like them to know that the full range of help is at hand, whether it's an LTC policy or something else."

Smith may be reached at <http://www.lucillesmith.com> or 206-877-3456. Short phone inquiries are welcome. A free long-term care guide may also be downloaded.

Smith is a licensed long-term care insurance agent who represents the company in WA.

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

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