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To Find a Good Long-term Care Plan, First Find a Good Agent, Advises Lucille Smith of ACSIA Partners LLC

Bellevue, WA February 28, 2022 -- Are you looking into long-term care insurance? If so, you've probably searched the internet and made a few inquiries. "As a result, suddenly you're popular," says Lucille Smith, a Bellevue-based agent with ACSIA Partners LLC. "A few insurance representatives may be trying to reach you." That can be good, but take care, Smith advises.

Why?

Many of the people you hear from may not be right for you. There are three big dangers, according to Smith:

1. **They may be "captive" agents, representing only one LTC insurance carrier.** "Make sure the person contacting you can offer the full range of policies and planning options available from the broad range of sources," says Smith.
2. **They may lack the broad, deep experience necessary.** "Why settle for a rookie, or a general advisor who doesn't thoroughly know the complexities of LTC when there are seasoned pros available?" Smith asks. Before interacting with any advisor, first check them out.
 - Do they have a current professional website?
 - Are they listed in LinkedIn, Facebook, or other social media sites with recent, relevant posts?
 - Can you find solid evidence of their expertise by searching Google or Bing?
3. **They may be second best for your purposes in spite of enthusiastic recommendations.** Your friends' or associates' needs may differ widely from yours. Their search for advice and experiences may have been limited or even outdated.

Key takeaway: The first step in good long-term care planning is finding a good long-term care advisor.

Smith points out that long-term care planning has broadened in recent years 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

"People need help now more than ever," says Smith. "When they come to us, 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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