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**Contact:**

Lucille Smith  
ACSIA Partners LLC  
lucille.smith@acsiapartners.com  
206-877-3456

## **A Neglected Key to Protecting Wealth: Early Long-Term Care Planning**

**Learn about it in just 4 minutes, before you age another day.**

Bellevue, WA April 27, 2022 -- Most successful people focus on building wealth, as they should. "Unfortunately," says Lucille Smith, "too many give short shrift to preserving the wealth they so painstakingly create. They neglect one of the biggest wealth preservation measures of all -- managing the impact of long-term care (LTC)."

"Long-term disability and care can be financially draining, but doesn't have to be," says Smith, a WA-based agent with ACSIA Partners LLC. "LTC insurance can be a vital safeguard for your financial goals and retirement dreams."

But there's a catch. "Don't let too much time pass before you consider it," warns Smith. There are three big reasons why:

- When you start early, there are more choices.
- Premiums are significantly lower.
- You're more likely to be healthy enough to be approved for coverage.

"You can learn the details in just 4 minutes," Smith says. "Just download my 4-page digital guide, **Why You Should Consider Coverage.**"

The guide covers all the basics of planning for the time when people need help with ordinary activities like bathing, eating, dressing, etc. The full spectrum of government and private financing options are listed, along with care options ranging from at-home care to assisted living in senior residences.

Key questions are addressed, such as --

- Isn't LTC planning just for old people?
- Won't Medicare and Medicaid pay for our care when the time comes?

"My company and I are delighted to make this information available free to organizations and individuals throughout America," says Smith. "It can help people maintain peace of mind and pursue their wealth goals with greater confidence. And it can help companies maintain productivity by educating their employees. For example, with proper planning, employees won't have to worry about a loved one's care issues instead of focusing on work."

Based on the fact that most people over 65 will need some amount of care, according to the U.S. Department of Health and Human Services, the guide helps the reader --

- Understand the odds of needing care
- Understand the risks of not having a care plan
- Start the research necessary for developing a plan
- Decide on the best way to pay for care
- Work with a professional consultant to select the best LTC carrier and policy (when insurance is an appropriate choice)

Smith's company, ACSIA Partners LLC, helps families and employers plan for care needs through a wide range of solutions:

- Traditional long-term care 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

The guide may be obtained from Smith's website -- <http://www.lucillesmith.com>. Just scroll down to "Download Your Guide."

Smith may also be reached at 206-877-3456. Short phone inquiries are welcome.

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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