



Where Do I Start?

How To Plan Today For One Of
Your Family's Greatest Risks

Long Term Care



ACSIA Partners LLC.
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Managing A Small Business?

Discounts, Tax Advantages
for Owners, Key Personnel and Spouses

Your firm can benefit from having top quality coverage. Depending upon your type of business, long term care insurance premiums for you and your spouse (and key personnel) paid for by the firm may be tax deductible.

- **Employers can be selective** when determining eligibility for key employee plans. Benefits are not considered taxable income to those individuals who are covered.
- **Discounts are available** for multiple lives with as few as five applicants. In some cases, underwriting guidelines may be modified for the group.
- **Tax deductions are accessible** to self-employed individuals, partnerships, C corporations or S corporations.

Consult with your tax professional to determine how the incentives relate to your business. Call your ACSIA professional to discover how to save and provide an important benefit to your business.



Learn The Facts

The facts are clear. Your risk of needing some type of long term care during your lifetime - either at home, in the community, or in a nursing facility - is very real. The facts speak for themselves.

- **The need for extended care isn't limited to older Americans.** Did you know that 40% of people currently receiving long term care are adults between the ages of 18 and 64?*
- **Today 60% of individual over age 65 will require at least some type of long term care services during their lifetime, and 40% will need care in nursing home for some period of time.***
- **It will cost you far less for 20 years of long term care insurance premiums than it will for a single year of nursing home care.**
- **At home or in a facility, long term care is expensive.** The average annual rate for a private room in a nursing home rose to approximately \$91,248 in 2016.* The average rate for a semi-private room is \$61,685.
- **From 2005 to 2020, the population of age 65 or older and the population of age 85 or older will increase by almost one-half, (48% and 43% respectively) and the youngest seniors age 65 to 74 will increase by 70%.***
- **One of the greatest financial threats** facing older adults is the cost of long term care.

* reference www.longtermcare.gov

When Should You Begin Planning For Your Future?

**Are your parents retired?
If so, NOW is the time to get started.**

It makes sense. If your parents are over 65 it's time for you to create a plan for your future. The years pass quickly. How you spend your retirement years depends upon the action you take today.

You've already taken steps to secure your family's financial future. You've insured your home, your cars, your health and your life. But what have you done to plan for the greatest risk to your retirement dream?

At ACSIA Partners, we believe an informed consumer is more likely to become a satisfied customer. That is why we want you to have the facts about long term care planning, so you can make the right choices.

Take action while you're healthy. Rates will never be better. Talk with an ACSIA Long Term Care Professional today. Secure your future while you're healthy, and secure your rate at your current age.



Planning Today Means Having Choices Tomorrow.

Whether you choose long term care insurance or an alternative, today's long term care solutions offer a variety of choices and options, allowing you to select a plan that meets your needs and level of risk.

Long term care insurance premiums are based on age, and the younger you are, the lower the premium. You may be very surprised at how affordable good protection can be.

Benefits paid from your long term care policy are not taxable. Don't rely on your taxable retirement accounts for extended care when effective solutions are available.

The younger and healthier you are, the lower your annual cost. Discounts are generally available when you and your spouse purchase coverage from the same company. Discounts are often available for excellent health.

Other insurance products can offer you tax-deferred growth, principal protection and access to your funds when you require long term care services. They may be attractive when health conditions prohibit other solutions. They can also be part of estate plan providing long term care protection and legacy funds.



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Why Should You Consider ACSIA Professionals?

Since 1974, we've been providing solutions to families just like yours.

Long term care planning is our only business. When making decisions this important, you deserve specialized attention.

We offer options from many different companies. ACSIA Partners can match your needs with the right policy or program from a top-rated carrier.

National Strength - Local Attention. ACSIA professionals are in or near your community. Our Corporate office has supported ACSIA customers and professionals for over 30 years. We'll be here when you need us.

Now is the time to identify your alternatives. Help maintain your independence. Make your own choices and preserve your retirement investments. Talk with an ACSIA professional to find a long term care solution that fits your requirements and helps secure your future.

You don't need to make a decision today, but you should make an appointment!

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