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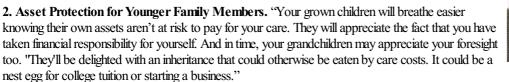
Looking for a Gift that Keeps on Giving? Consider Long-Term Care Insurance, Says David Katz of ACSIA Partners LLC

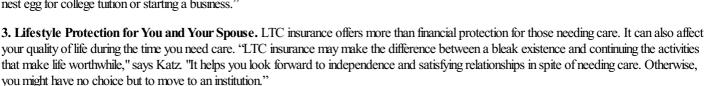
"Too Many Holiday Gifts Bring Short-Term Cheer, and That's the End of It," Katz Points Out.

Easton, CT December 13, 2017 -- David Katz has some holiday advice for middle-age Americans. "If you've got a mix of family members to please, think beyond toys, gadgets, or clothes," Katz says. "Also consider giving something more enduring, the gift of long-term care insurance."

LTC insurance can ease worries during the holiday season and make everyone's life better for years to come, Katz says. "It's a gift that keeps on giving in five key ways."

1. Asset Protection for You and Your Spouse. With LTC insurance in place, you can breathe easier. So can your spouse or aging parents. "Your savings or equity won't be as vulnerable to unplanned care costs," Katz points out. "This knowledge can ease tension for everyone for years, and make this December a little brighter, too."





4. Lifestyle Protection for Younger Family Members. Many young working Americans, mostly women, lose time from work or take early retirement to become long-term caregivers for an aging parent. "When there's no insurance, they may feel they have no choice but to pitch in personally," says Katz. "This can disrupt their lives and shrink their lifetime earnings. It can also compromise caregiving for their own children."

5. Tax Relief. For qualifying Americans, a portion of LTC premiums may be deducted on federal income tax returns. Additional tax deductions or credits are also available in many states. 'If you give yourself the gift of LTC insurance now, you may enjoy the gift again and again at tax time,'' says Braddock.

"For all these reasons, your December holidays might be brighter than ever. A gift of LTC insurance really is a gift of a lifetime, for the whole family."

Katz provides long-term care planning and insurance for families and organizations in CA, CO, CT, GA, NY, OR, and refers inquirers to colleagues covering other parts of the country.

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

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