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Five Reasons to Give Yourself the Holiday Gift of Long-Term Care Insurance

This Holiday Season Could Be the Merriest Ever Says Long-Term Care Specialist Gary Melnikoff of ACSIA Partners LLC

Paramus, NJ December 12, 2014 – If you're 50-plus, Gary Melnikoff has some holiday advice for you. "Consider giving yourself the gift of long-term care insurance," Melnikoff says. "It just might lift your spirits during the gift-giving season." Melnikoff, a NJ-based agent of ACSIA Partners LLC, is an expert in long-term care planning.

There are 5 reasons why you might enjoy the holidays more if you secure LTC insurance this month, according to Melnikoff.

1. Asset Protection. "With insurance available to pay for care, you'll breathe easier knowing you've protected your retirement assets," Melnikoff says. "Your savings and equity won't be as vulnerable to unexpected care costs." This knowledge alone can make December more enjoyable, Melnikoff points out.

2. Lifestyle Protection. "With LTC insurance and a good retirement plan, you can look forward to independence and a satisfying existence in spite of needing care," Melnikoff says. "Otherwise, you might have no choice but to move to an institution."

3. Asset Protection of Family. "Your children and other relatives will appreciate the fact that you have taken financial responsibility for your own future. They will breathe easier knowing their own assets aren't at risk to pay for your care."

4. Lifestyle Protection of Family. Many working Americans, mostly women, lose time from work or take early retirement to become long-term caregivers for a relative who lacks long-term care insurance. This disrupts their lives and diminishes lifetime earnings. "If you give yourself the gift of LTC insurance this December, it's also a gift to your family," says Melnikoff.

5. Tax Relief. A substantial portion of LTC premiums may be deducted on federal income tax returns. Many states offer additional tax deductions or credits. "Why not smile at tax time?" says Melnikoff. "Get yourself set up for 2015 and every year after."

For all these reasons, "you'll have less to worry about this December," says Melnikoff. "You can pay more attention to sharing gifts and good times. And family members, less worried about you, can relax and enjoy themselves more too." All around, your holiday might be more festive and satisfying than ever.

The process of securing LTC insurance can be satisfying too. The key, says Melnikoff, is to link up with an advisor you trust. When that happens, "Many people tell us their stress just melts away."

Gary Melnikoff is a leading long-term care solutions agent in NJ, serving consumers as well as organizations. "We're glad to help them find the best, most affordable solution for their situation," Melnikoff says. "In addition to long-term care insurance, today's options range from critical illness insurance and annuities to life insurance with LTC riders."

Information is available from Melnikoff at gary.melnikoff@acsiapartners.com, <http://www.LEARNABOUTLTC.COM> or 201-265-1958.

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

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