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New Fact Sheet: Long-Term Care Planning Has Become a Necessary Part of Financial Planning

The decision aid is now available from LTC agent Larry Heinert

Papillion, NE August 9, 2018 -- If you're focused on building wealth, "then you should consider safeguarding that wealth from one of its biggest threats, long-term care costs," says Larry Heinert, NE-based agent with ACSIA Partners LLC.

"Not everyone needs long-term care insurance," says Heinert, "but everyone needs a long-term plan. Without one, your financial plans may be vulnerable."

This is the message of a new four-page guide from Heinert, **Why You Should Consider Coverage**. It may be downloaded from <http://www.myltcfinancing.com>.

"In just a few minutes, you can get answers to many key questions," says Heinert. For example:

- "How does long-term care (LTC) differ from other forms of healthcare?"
- "What public assistance is available for LTC? (Hint: virtually none unless you're destitute.)"
- "What are the odds you or a family member will ever need LTC?"
- "If you decide to self-insure, about how much should you be prepared to pay?"
- "Do LTC policies cover services in the comfort of your own home?"
- "If I can't health-quality for LTC insurance, am I out of luck? (Hint: no, there are options.)"



Heinert's company, ACSIA Partners LLC, offers a variety of services for families and organizations:

- Traditional long-term care insurance from multiple carriers,
- "Hybrid" policies (typically life insurance with LTC riders),
- Annuities with tax-advantaged LTC features,
- Critical illness insurance,
- And additional protections including LTC education and referrals to care services.

Why You Should Consider Coverage and other information is available from Heinert at heinerts@acsiapartners.com, <http://www.myltcfinancing.com> or 402-339-8643. Heinert represents the company in AZ, CO, IA, IL, KS, KY, MD, MO, MT, ND, NE, NJ, NV, OH, OK, PA, SC, SD, TN, TX, UT, VA, WY.

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

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