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## **Long-Term Care Agent Larry Heinert Applauds The Motley Fool for Highlighting Key Facts About LTC Protection**

Papillion, NE September 25, 2018 -- Not everyone stands to benefit from long-term care insurance, but everyone should be aware of the facts about it, according to The Motley Fool, the financial advice magazine. "I applaud them for highlighting this important point," says Larry Heinert, NE-based agent with ACSIA Partners LLC.



The article, written by Selena Maranjian, offers these statistics:

- The percentage of Americans over 65 who will need LTC insurance, according to [longtermcare.gov](http://longtermcare.gov).
- The number of years care may be needed, according to an AARP report.
- The percentage who will spend \$250,000 or more on care, according to a report from the National Association of Insurance Commissioners (NAIC).
- The number of insurers now offering stand-alone policies.
- Typical premium costs, which vary widely depending on benefits desired.

The article may be found online by title: "5 Long-Term Care Stats That Will Blow You Away" or at <https://www.fool.com/retirement/2018/09/02/5-long-term-care-stats-that-will-blow-you-away.aspx>.

Additional information, beyond the article, is available from Heinert's organization.

"We are specialists who help people nail down whether LTC insurance makes sense in their particular case," says Heinert. "If it does make sense, we advise them on their policy options and set them up with a top-rated carrier."

And if it doesn't make sense? "No problem," says Heinert. "Then we guide them to alternative means of protection." These include:

- "Hybrid" policies (typically life insurance with LTC riders),
- Worksite LTC (voluntary plans with group advantages),
- Annuities with tax-advantaged LTC features,
- Critical illness insurance,
- And additional protections including LTC education and referrals to care services.

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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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