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Long-Term Care Insurance Is a Gift for the Whole Family, Ray Donnelly of ACSI Partners LLC Says

Garden City, NY December 15, 2016 -- If you want to brighten the lives of everyone in your family, Agent
"Consider the gift of long-term care insurance," says Ray Donnelly, who represents ACSI
Partners LLC in FL, NJ, NY, VA. The company is a national leader in long-term care planning.

"Whether you get the policy for yourself or for aging parents, it's really a gift for everyone,"
Donnelly asserts.

"Different family members benefit in different ways at different times," Donnelly says, "but
everyone stands to benefit overall." For example:

*** If you get a policy for yourself or spouse, you protect your assets and the future of
your entire extended family.** "With money available to pay for care," says Donnelly, "your
savings and property won't be as vulnerable to unexpected care costs. And you may avoid relying
on your children or other relatives to pay for your care." This knowledge alone can ease tensions
and make the holiday season more pleasant, Donnelly points out.

*** If you get a policy for aging parents, everyone benefits, not just them.** "Your parents may
live the rest of their lives with greater security and less fear," says Donnelly, "but you may also benefit. You guard against sudden, large
care expenses down the pike, which could be disruptive. And you gain more control over your own future." For example, Donnelly
explains, there's less likelihood you or your spouse will have to leave a job to provide care personally.

*** Your children stand to benefit, too.** With care expenses made more manageable through planning, educational plans can be
made with greater certainty. "It's less likely you'll ever have to choose between tuition for your kids and care for your parents or
spouse," says Donnelly.

*** Added reward from Uncle Sam.** A portion of long-term care premiums may be deducted on federal income tax returns. Tax
deductions or credits are also available in many states. "It's like a gift, a nice incentive, and it keeps recurring," says Donnelly. "You
can set yourself up for 2016 and every year after."

"Long-term care insurance is truly a gift that keeps on giving," says Donnelly. "You'll have less to worry about this holiday season, and
every holiday season from here on. You can relax and enjoy the festivities and one another."

The options recommended by Donnelly's organization include traditional long-term care insurance, life insurance or annuities with
long-term care riders, critical illness insurance, and other solutions ranging from health savings accounts to Medicare supplement
plans.

Information is available from Donnelly at ray.donnelly@acsiapartners.com, <http://snsltc.com> or 800-747-8310.

Ray Donnelly is a leading long-term care agent serving consumers and organizations in FL, NJ, NY, VA, with colleagues covering all
other parts of the country.

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

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