### Meet ACSIA Professional Bruce Asanoff

Bruce worked in the securities and banking fields since 1986 helping people with financial and investment planning. He became particularly interested in Long Term Care Insurance when he was personally impacted as his father was diagnosed with Parkinson's disease.

"After seeing firsthand the physical and financial toll this can place on a family, I decided to focus my skills on helping other families with this critical planning. My goal is to educate people and spread the word, using my knowledge and background to find the best fit for my clients."

ACSIA Partners LLC is a distributor of long term care and related insurance products and services. We are dedicated to offering quality long term care education, service and resources for the benefit of the consumer, employers and our agents.

We work closely with the top LTCi companies, complementing their customer service. Through our excellent carrier relationships, we can provide education, planning recommendations and resources that best meet your individual needs.

We understand the financial and emotional stress that care giving can place on a family. Working with a professional who can provide solutions for long term care is the key. Long term care could be a substantial financial risk that could force you to spend your retirement savings. ACSIA Partners specializes in analyzing every consumer's individual needs and financial situation to select the best plan at an affordable premium.

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Representing highly rated insurance companies including, Transamerica Life Insurance Company, Cedar Rapids, IA.<sup>1</sup>



## WHERE DO I START?

How To Plan Today For Long Term Care in the Future

# **LONG TERM CARE**



 $^1\,https://www.transamerica.com/individual/about-us/who-we-are/financial-strength\,(7/7/17)$ 

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#### **LEARN THE FACTS**

- In 2056, for the first time, the older population, age 65 and over, is projected to outnumber the young, age under 18.1
- Today almost 70% of individuals over age 65 will require at least some type of long term care services during their lifetime, and 35% will need at least a year of care in a nursing home.2
- On average, the care recipient is 69.4 years old. Nearly half of caregivers care for someone age 75 or older and 39% care for someone age 50 - 74.3
- Did you know that women need long term care longer (3.7 years) than men who need care (2.2 years).2
- The national average annual rate for a private room in a nursing home rose to approximately \$92,378 in 2016.4
  - 1. United States Census Bureau Release CB12-243 (12/12/ 2012, revised 5/19/2016)

#### WHEN SHOULD YOU BEGIN PLANNING FOR YOUR FUTURE?

## Are your parents retired? If so, NOW is the time to get started.

It makes sense. If your parents are over 65 it's time for you to create a plan for your future. The years pass quickly. How you spend your retirement years depends upon the action you take today.

You've already taken steps to secure your family's financial future. You've insured your home, your cars, your health and your life. But what have you done to plan for a risk that might force you to spend all of your retirement savings?

At ACSIA Partners, we believe an informed consumer is more likely to become a satisfied customer. We want you to have the facts about long term care planning, so you can make the right choices. Take action while you're healthy, while premium rates are lower.

Talk with Bruce Asanoff an ACSIA Long Term Care Insurance Professional today. Secure your future while you're healthy, and secure your rate at your current age.

