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**Contact:**

Todd Stein  
xACSIA Partners Insurance Agency  
todd.stein@acsiapartners.com  
415-861-5088

## **Pick Your Long-Term Care Agent Carefully, Advises Todd Stein of xACSIA Partners Insurance Agency**

San Francisco, CA May 11, 2016 – The best way to buy long-term care insurance is through an independent agent, according to many experts. But agents vary. How do you pick a professional who is right for you? "We recommend asking six key questions," says Todd Stein, a state-certified agent with xACSIA Partners Insurance Agency, one of the nation's largest long-term care insurance agencies. The questions are –

**1. Do you offer any solutions other than long-term care insurance?** Today LTC insurance isn't the only way to cover long-term care expenses. Popular alternatives include critical illness insurance, annuities, and life insurance with LTC riders. "Unless you're absolutely sure LTC insurance is what you need," says Stein, "your best bet may be dealing with someone who offers other choices as well. For example, what if it turns out you don't qualify for LTC insurance?"

**2. Where are you licensed?** LTC agents must be certified by every state in which they conduct business. "Be sure you pick someone who's licensed and covers your area," Stein says. "Also, probe the scope of the agent's practice. Many of the more experienced agents are certified in two, three, or more states. Multiple state certifications may be a sign of a person's experience, but some single-state agents build very large clienteles close to home and may be equally experienced."

**3. What insurance carriers do you represent?** "If the agent mentions just one carrier, beware," says Stein. "Your best bet is someone who represents several companies offering a range of policy options. The idea is to compare alternative plans and find the one with the features you want at a cost you can afford."

**4. Do you receive higher commissions on some LTC policies than on others?** "The best answer is no," says Stein. "Some agencies, including ours, have a procedure for equalizing commission income. This ensures that agents get the same commission rate no matter what policy you buy. There's no temptation for them to push a high-profit item."

**5. Can you advise me on tax breaks and other financial ramifications of long-term care insurance?** "A qualified answer is best here," says Stein. "Experienced agents know about the relevant regulations, but don't pretend to be experts in tax law or estate planning. Instead, they defer to (and often work with) financial advisors, accountants, estate planners, and attorneys."

**6. How can I learn more about you?** "The aim of this question is to uncover the agent's reputation," says Stein. "Can they name professionals who recommend them? Have they been written up online or in the newspaper? Are they scheduled to speak at an upcoming event? Can they be found on the Internet? Can they give you references?"

Todd Stein is a leading long-term care agent serving consumers and organizations in CA, with colleagues covering other parts of the country.

"We're glad to help everyone, everywhere find the best, most affordable solution for their situation," Stein says. "That could be long-term care insurance, or another option such as critical illness insurance, an annuity, or life insurance with an LTC rider."

Information is available from Stein at [todd.stein@acsiapartners.com](mailto:todd.stein@acsiapartners.com), <http://www.toddsteinltc.com> or 415-861-5088.

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

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