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To Protect More of Us, ACSIA Partners LLC Adds Tools from OneAmerica® to Its Long-Term Care Solutions Arsenal, Gary Melnikoff Reports

Paramus, NJ September 19, 2016 -- As the cost of long-term care (LTC) continues to rise, the ability to pay for it becomes more critical. But LTC protection is carried by only about 10% of those who could benefit from it, according to industry estimates. To serve a larger percentage, ACSIA Partners LLC is expanding its asset-based LTC offerings by representing an A+ rated* insurance and financial service organization, OneAmerica®.

The new offerings will be available through Gary Melnikoff, who represents ACSIA Partners LLC in AR, DC, DE, LA, MD, NC, NJ, NY, OH, PA, VA.

Unlike traditional LTC insurance, OneAmerica Care Solutions® are based on tangible assets (life insurance or annuities) that may be tapped to pay for care when needed. "While traditional policies are right for many people," says Denise Gott, CEO of ACSIA Partners LLC, "asset-based solutions from OneAmerica will appeal to many others."

Why? Gott points to four key reasons:

- "Premiums can never increase and benefits cannot change."
- "If you stay fit until the end, your money isn't lost. Funds not used for long-term care go to your beneficiaries tax-free."
- "You can access funds if you need them for any purpose."
- "It's an option for those who don't qualify for traditional LTC insurance, for health or other reasons."

"Joining forces with OneAmerica provides our agents with a wider selection of much-needed products," says Gott, "and we expect to serve a broadening range of consumer and worksite clients." ACSIA Partners LLC also represents several other leading insurance carriers.

Both ACSIA Partners LLC and OneAmerica have a strong reputation of integrity and service within the financial services industry. "Financial professionals and consumers alike are gravitating toward asset-based long-term care solutions as a means to mitigate long-term care risk and create stronger retirement strategies," says Pat Foley, CLU, ChFC, President, Individual Life and Financial Services at OneAmerica. "Promoting these products through ACSIA Partners LLC is an ideal way to help financial professionals offer the versatile solutions their clients are seeking."

For information or quotes, contact Melnikoff at gary.melnikoff@acsiapartners.com, <http://www.LEARNABOUTLTC.COM> or 201-265-1958.

Gary Melnikoff is a leading long-term care agent serving consumers and organizations in AR, DC, DE, LA, MD, NC, NJ, NY, OH, PA, VA, with colleagues covering all other parts of the country.

About us

In California the company is known as xACSIA Partners Insurance Agency; in other states, as ACSIA Partners. The company is one of America's largest and most experienced long-term care insurance agencies serving families and organizations throughout America. The company is also a co-founder and sponsor of the "3in4 Need More" campaign, which encourages Americans to form a long-term care plan.

About OneAmerica®

A national leader in the insurance and financial services marketplace for nearly 140 years, the companies of OneAmerica help customers build and protect their financial futures.

OneAmerica offers a variety of products and services to serve the financial needs of their policyholders and customers. These products include retirement plan products and record keeping services, individual life insurance, annuities, asset based long-term care solutions and employee benefit plan products.

Products are issued and underwritten by the companies of OneAmerica and distributed through a nationwide network of employees, agents, brokers and other sources that are committed to providing value to our customers.



To learn more about our products, services and the companies of OneAmerica, visit <https://www.OneAmerica.com/companies>.

OneAmerica is the marketing name for The State Life Insurance Company® (State Life). Products are issued and underwritten by State Life, Indianapolis, IN, a OneAmerica company that offers the Care Solutions product suite.

*On July 28, 2016, State Life was rated A+ (Superior) by A. M. Best. This is the second highest of 16 possible ratings assigned by the agency.

ACSI A Partners (xACSI A Partners Insurance Agency) is not an affiliate of State Life and is not a OneAmerica company.

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