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## **Reduce the Odds of Needing Long-Term Care Through Lifestyle Choices**

### **Kim Beckham, long-term care specialist, highlights wellness advice from the National Institute on Aging**

Victoria, TX Aug 22, 2019 -- The National Institute on Aging (NIH) points out that the need for long-term care isn't set in stone. While planning for care is recommended, there are steps we can take to stay able and independent.

"I heartily applaud this advice," says Kim Beckham, TX-based agent with ACSIA Partners LLC. "We have some control over our own health, fitness, and capability."

Beckham quotes from the NIH website: "Talk to your doctor about your medical and family history and lifestyle. He or she may suggest actions you can take to improve your health."

Beckham also passes on seven key reminders from the NIH. Extend your healthy lifespan through:

- Healthy eating
- Regular physical activity
- Not smoking
- Limited drinking of alcohol
- An active social life
- A safe home
- Regular health checkups



Don't neglect prudent precautions. "You can never know for sure if you will need long-term care," says the NIH. "Maybe you will never need it. But an unexpected accident, illness, or injury can change your needs, sometimes suddenly. The best time to think about long-term care is before you need it."

Beckham's company, ACSIA Partners LLC, helps families and employers plan for care needs through a wide range of solutions including long-term care insurance, life insurance or annuities with long-term care riders, critical illness insurance, and other options, including Medicare supplement plans.

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Kim Beckham, CLTC is a leading long-term care agent serving consumers and organizations in AZ, KS, MI, MO, NE, OK, TX, with colleagues covering all other parts of the country.

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

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