



Professional Profile

Tom Doherty specializes in developing effective plans for long-term care using a proven approach to offset premium costs with sensible strategies that fund your care into your 80s and 90s. **You realize peace of mind for the future with affordability in the present.**

Consider that if you've reached age 65, your odds of living another 25 years are excellent. Once past 85, the odds are 50:50 you'll need some assistance with everyday activities. What's more, at present rates of inflation, costs are escalating. At that point, a mere six months of assistance will cost upwards of \$100,000.

Tom's own experience with clients who've faced tough financial challenges due to health issues in later life—even his family members—instilled in him a strong commitment to help others with this complex issue.

LTC and its affordability is a highly specialized aspect of financial planning. Regrettably, most financial advisors overlook LTC, exposing you to significant risk, even though they believe they're offering sound advice. Learn the facts from Tom Doherty, whose expertise has been finely tuned over his 20+ year career in the field; he'll share with you ideas and solutions unknown to generalist advisors. In today's economic confusion, it's critical that you draw upon the knowledge of specialists.

Also take comfort in knowing that Tom founded his financial practice as an **affiliate of Acsia/LTC Global, the largest and oldest LTC planning brokerage in America**. Indeed, Acsia's founder, Robert DeLue, helped design the first LTCI policy in 1972. Through Acsia's close relationships with **all the top LTC insurance firms** nationally, Parksville Financial assures that you always benefit from innovative plans, flexible pricing, and attentive service.

As part of Parksville's best practices, Tom also follows an interest-on-investment approach, and can introduce you to **Insured Guaranteed Annuities** with fixed yields of 4.0 to 6.75 percent. In this way, LTC works seamlessly for you as premiums are paid through guaranteed income planning. Trust Tom to carefully review your alternatives, and give you the precise information you need to make an informed decision.

On a Personal Side

Tom's a California transplant from New York City. Having grown up in close-knit Irish neighborhoods, you can count on him to add a bit of Irish wit to your interactions. Independent and driven, Tom managed to squeeze in college study in biology before deciding that entrepreneurship suited him best. While Tom's number one focus is work, he manages to stay fit, tend to his beloved dogs and cat, read an uplifting book or two each month, and practice random acts of kindness along the way.

Spend a brief five to ten minutes with Tom by phone. Find out if long-term care planning is right for you. If a next step is indicated, you can choose between a **virtual appointment by webinar or an in-person meeting in his office or your home**. Allow Tom to demonstrate why this may be the smartest investment you'll ever make.

Parksville Financial ~ Acsia LTC Global Affiliate

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