

### Richard Eisenberg CLU, ChFC, CLTC

1330 Centre Street · Newton, Ma 02459

617-964-4849 • 800-777-5765

www.eisenbergassociates.com • www.internationalbenefits.com

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## How to Avoid Challenges to Your Disability Claim



If you file a disability claim with your insurance company and get the feeling you're being followed, you might be right! Read on for details.

#### **Planning for Care When You Need It Most**



If you are still young, long-term care may not be on your radar. However, long-term care insurance can be a worthwhile investment, especially if your family has a history of needing long-term care. Read on for details.

#### This Just In...

### Health Care Costs Spiraling

Historically, health care spending in the United States has risen less than 5 percent annually. However, in 2020 that changed in a big way and experts expect the trend to continue.

Read on for details.

#### **Errors to Avoid If You Inherit an IRA**



A recent private letter ruling by the Internal Revenue Service (IRS) highlights the possible mistakes a beneficiary can make after they inherit an Individual Retirement Account (IRA). Read on for details.

# Life Insurance for the One Who Makes a House a Home



Even though homemakers may not earn a paycheck, their financial impact on the family is immeasurable. Read on for details.