

Every 90 seconds in the U.S. someone files for bankruptcy in the wake of a serious illness.

By planning ahead today, and making **long-term care** insurance part of your financial plan, you can help:

- ✓ Protect your assets from the high cost of long-term care
- ✓ Reduce the burden of care that often falls on family members
- ✓ Maintain control over where you receive care, including in your home

Dick and Cathy specialize in Long Term Care Plans and assisting seniors with finding and implementing Medicare Supplement Plans.

Have questions? Feel free to call them at:
(800) 373-9885.

Thank You for your business. It is our pleasure to assist you with your Life and Health Insurance needs!



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Which Insurance Carrier is Best?

That depends on what you are looking for. What we try to do first is match your doctors with each carriers' PPO or HMO networks, then find the plan that will work best for you. If your doctor is not in the network, then no matter which plan you have, it is not going to work for you.



Breast Cancer Awareness

Build hope against breast cancer with an early detection plan. An Early Detection Plan significantly increases your chances of surviving breast cancer.

The National Breast Cancer Foundation has created an interactive tool to help you develop your own Early Detection Plan. Go to <http://www.nationalbreastcancer.org/>.

Be a Better Buyer

The IRS Means Business!

We understand that your day to day operations outweigh the necessity of running your 401(k) and for this reason most small businesses toss their statements aside and avoid reviewing the prudence of their plan. UNFORTUNATELY, due to new regulations the IRS and DOL this will no longer let that fly.

Coming in 2012 business owners will now be obligated by ERISA to understand all fees associated with their plans and to determine if those fees are reasonable. Due to this regulation, 401(k) providers have gotten extremely competitive with their fees in order to win new business.

Over the past 3 months we have been working with our clients to help prepare for the upcoming regulation and have been successful in finding stronger providers and investments at a lower cost.

Please do not hesitate to take us up on a FREE plan review/benchmarking. This process will only require 1 hour of your time and may warrant an improvement in your plan along with significant cost savings.

Referral Bonus

Do you know anyone that that needs life or health insurance?

When your referral becomes a client we will send you a \$10 gift card for an individual or family, \$50 for any small group client or make a donation to NBCF.

