

[www.GetInsuranceSmart.Com](http://www.GetInsuranceSmart.Com)



## On Medicare & Ready for Retirement? Some Things To Consider!

In addition to helping with Medicare, we advise clients on other things of importance. One concern clients have is ensuring their retirement savings and investments are secure from loss and growing!

**We can help!**

### Long Term Care Coverage:

Protects your retirement funds by covering inpatient or at home long term care expenses when Medicare stops paying for care. This happens when a event arises for long term care beyond 100 days of skilled nursing. After that you pay cash, and that can have a dramatic impact on resources! But there several products designed to protect your assets and retirement savings from Long Term Care expenses should such a need arise. We have all types available which include Traditional Long Term Care Insurance, Annuity Based Long Term Care Benefit Multipliers, and Life Insurance with Long Term Care Riders. We are here to review your personal situation and concern in detail to see which option might best be suited to your portfolio.

### Protect and Grow Your Nest Egg:

If your are not comfortable with the ups and downs your brokerage account or retirement account may be giving you in the market, then Tax Deferred Fixed and Indexed Annuities might the a good fit for you. They are one of the few investment products that offer no loss guarantees, and have both fixed and indexed growth options which allow you to safely grow your money, and secure your hard-earned investments from losses due to market fluctuation. These work for qualified (tax deferred retirement accounts like 401K & IRA's ) and non qualified accounts (savings and investments). **Let us show you how!**

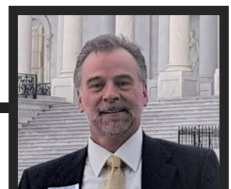
**Life Insurance – provides a tax free benefit to protect your loved ones, business partners or associates from loss, and even fund a child or grandchild's education, or fund your favorite charity or foundation to create a lasting legacy.**

A properly structured life insurance policy can secure a tax free inheritance to those you leave behind. It can fund estate taxes, transfer business interest to partners while securing it's value to your loved ones, replace income, eliminate debt, provide education and future development for children and grandchildren, and even fund your favorite charity, foundation, or trust.

**Final Expenses Coverage** Cover burial and final expense costs and pass directly to beneficiaries without probate. They also accumulated cash value and when structured properly benefits never expire, premiums never increase, and can even be passed directly to a funeral home by your beneficiary to cover expenses for your homegoing service or celebration.

**Cancer /Critical Illness Coverage** – Get cash during cancer or a major illness to cover expenses Medicare does not cover, like travel, lost income, household expenses, & other out of pocket expenses experienced during a major illness.

- Helping clients in Texas since 2005 with Medicare, Life & Health Insurance, Long Term Care Solutions, and Secure Financial Products Offering Tax Deferred Growth, Income Solutions, and a No Loss Guarantee!
- We value your business and welcome your referrals to friends and family!
- Your confidence and trust is our highest priority!



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