



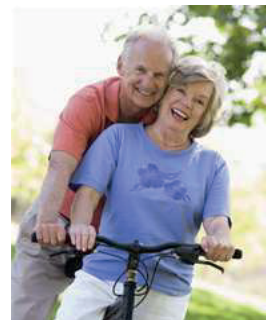
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Protecting A Lifetime Of Memories

Where Your Retirement Dreams Become Reality...

4 Reasons, Everyone Should Have Life Insurance!

With a large majority of Americans believing that it's important to provide for their families after they are gone, why are so many Americans dropping or reducing their life insurance coverage. Especially, when experts say that most people with life insurance may not have enough coverage for their families to avoid financial hardship if they were to die unexpectedly.

Let's say your children are grown and/or you have substantial assets. Should life insurance still play a role in your overall financial picture?

The primary reason to own life insurance is to cover expenses that would otherwise ^{this} fall onto dependents that may not have the means to pay them. This might paint a picture in your mind of a young widow who needs money to raise small children. But don't let traditional definition blind you to the bigger picture.

Here are a few reasons to consider keeping or getting life insurance....

Retirement Income

A spouse who is suddenly faced with a smaller income may be tempted to cut back on retirement contributions. Proceeds from a life insurance policy can help ensure that a surviving spouse has money for retirement.

Education (Children and Grandchildren)

One consequence of losing an income earner is the possibility that their children may not be able to afford college. Life insurance can also be helpful in cases where grandparents had hoped to help pay college costs.

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Financial Housekeeping - Keeping Your Will Up to Date!

Like too many things in life, after we finally realize that we need to prepare a will to protect our estate, and then have the will prepared, we think of it as a finished task, put it on the back burner, and tend to forget about it.

However, the entire subject of estate planning, of which your will is only a part, really needs to be a subject of continuing review.

For most people, it would be a very valuable use of several hours—for example, make it one of those year - end, or year - beginning jobs that we always do—to regularly review our estate plans to see if those plans need to be corrected, revised, or updated.

Even if you do not change your ideas about disposing of your estate at the time of your death, there are many factors that could change over time to make it essential for you to continually review the terms of your written will.

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Interesting Facts:


- The eye of an ostrich is bigger than its brain.
- Putting sugar on a cut will make it heal faster.
- Buttermilk does not actually contain any butter.
- 75 burgers are sold in McDonald's every second.
- You can't hum while holding your nose.
- One strand of hair can hold up to 3 ounces of weight.

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"How to Stop the Taxation of Your Social Security Income"
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"There are no secrets to success. It is the result of preparation, hard work, and learning and overcoming failure."

- Colin Powell

Did You Know?

The first step in enhancing your financial health is to build your money awareness. Where does it come from? What are you spending it on? How much do you save?

Many, many people simply "ignore" how money flows through their life. They don't budget or they simply assume that money is, and will continue to be, a "problem." This ensures that it will continue to be a problem.

If you want more money in your life, you absolutely need to avoid being fearful about any lack of money. Remember that what we focus on builds stronger neural circuits in our physical brain. Focusing on lack simply creates additional stress. And stress prevents the clear, focused thinking you need to bring more money into your life.

Consider making a commitment to become more aware of money in a positive way. Begin to think of it as a resource to be managed and used wisely, and you will find you have more money available than you thought you had.

4 Reasons, Everyone Should Have Life Insurance!

Estate Taxes

Given the uncertainty surrounding the future of the federal estate tax, we expect that some form of taxation will be in place. Life insurance proceeds can be used to help pay any estate taxes and probate costs.

A Final Gift

Life insurance proceeds represent a great opportunity to make a significant charitable contribution or leave an inheritance for loved ones.

As with most financial decisions, there are expenses associated with the purchase of life insurance. Policies commonly have mortality and expense charges. In addition, if a policy is surrendered prematurely, there may be surrender charges and income tax implications.

Before you take any specific action, be sure to consult with your tax professional or give us a call!

"I detest life-insurance agents; they always argue that I shall someday die, which is not so" -Stephen Leacock

Financial Housekeeping - Keeping Your Will Up to Date!

Here are some of the factors that you should keep in mind:

- You might need to change your executor. Most persons have a child, family member or friend as the executor of the will, and you should review that choice regularly to make certain you've made the best possible choice and to make certain you've chosen someone who most likely will outlive you and will fulfill your wishes. Accidents, health, and other factors could force a change.
- Your personal status or that of your beneficiaries might change. If you get married, re-married, divorced, or are widowed, you need to review the terms of your will. This also goes for your beneficiaries.
- Your financial status might change. Hopefully, it is improving, but change in either direction is sufficient cause for a person to review the financial aspects of their will. This might mean that assets specifically mentioned in the will were sold, or that you acquired new assets. Along with this, tax or estate laws could change which would impact the distribution of your assets.
- Finally, someone you trust, most likely the executor of your estate, needs to know, always, where you physically store and preserve your will. This would be more important in the event of a move to a different city or state, or if the will was modified or revised.

And if in doubt, always remember to seek the assistance of your professional estate or financial planner if you have questions.