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WHAT COLOR IS *your* MONEY?

— SEE PG. 2 FOR DETAILS —

INSIDE THIS ISSUE

What you need to know about Long-Term Care insurance

Use a local agent when purchasing Medicare supplements

How Fixed Index Annuities compare to other financial products

A PUBLICATION OF



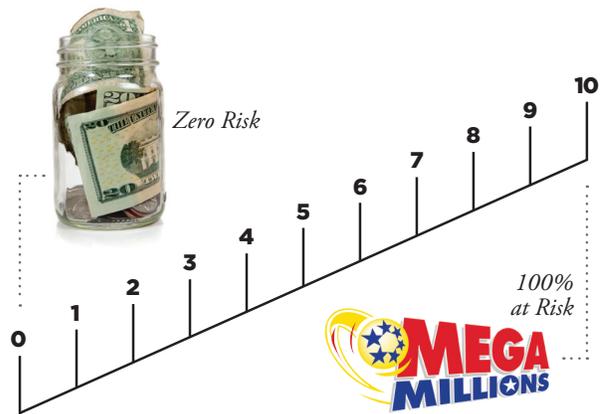
WHAT COLOR IS *your* MONEY?

THREE THOUGHTS | ONE ACTION **STEP**



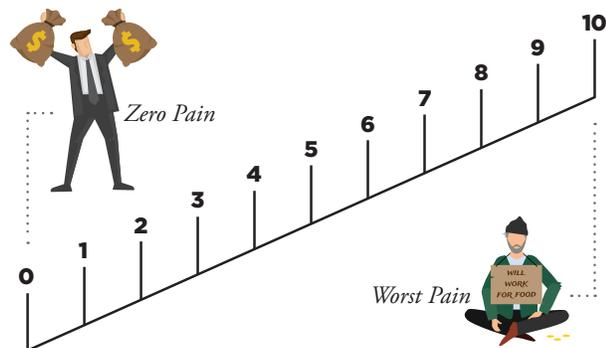
1 RISK SCALE

Whether you know it or not, 100% of your money is on a "Risk Scale". For example, if you have money in a coffee can buried the back yard, there is virtually no risk and yet there is also no return. On the opposite end of the spectrum, if you have money put in the Lottery there is very high risk and yet you could hit it big with a high return. Of course this example is showing two extremes and any normal prudent person would do neither.



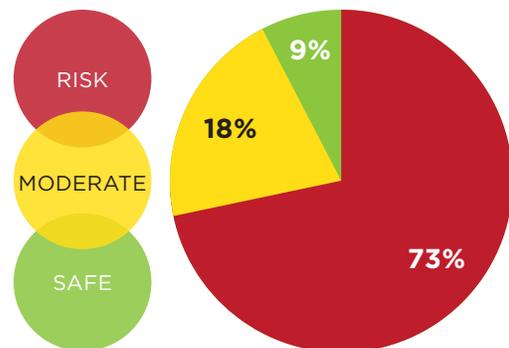
2 PAIN SCALE

Then there is a what I call a "Pain Scale". How much pain would it cause me if I were to lose everything financially? Example: If I lost 40% in a stock market down turn, would that alter my life style (great pain)? vs. If I were GUARANTEED not to loose a penny, would I sleep better at night (zero pain)?



3 PIE CHART

By answering just 11 simple and confidential questions in the comfort of your own home, we can help you determine YOUR Risk. Then we show ALL YOUR Investments in a "Pie Chart" so you can Immediately see what percentage of your money is at risk - based on your personal comfort level.



ACTION Go to patschell.com, look for the Red Barn and click

LET'S GET STARTED



LONG TERM CARE

HERE ARE THE FACTS!

The Odds of your home burning down *are 1 in 1200*



Yet we buy Homeowners insurance for our homes, we would never go a day without.

Yet we buy auto insurance for our cars, and again we would never go a day without it.

The Odds of having a major auto accident *are 1 in 240*



The Odds of needing Long Term Care *are 2 in 3*

People **age 65+** have a 70% chance of needing it before they die, yet most people do not have Long Term Care insurance. That doesn't make sense!

Aging Population

Over the next 18 years, approximately **8,000 baby boomers** will turn 65 every day. That's about one person every **11 seconds**.



Odds of Needing Care

Almost 70% of people are expected to need long-term care services at some point during their lives.



LONG TERM CARE

GET THE FACTS!

Long-term care can be an expensive drain on family resources. Doesn't it make sense to develop a strategy to protect yourself — and your family — should the need for long-term care arise?

More people today will one day need long-term care (LTC) services at home, in assisted living or in a nursing home — and the cost for care is on the rise. Yet too often they stop short of preparing for future needs because they're confused by the myths surrounding LTC products and services.

There are concerns, fears, and myths that many people have when it comes to Long Term Care and how to pay for it. The facts and what people know are often two different things.



TOP 5 REASONS WHY PEOPLE DON'T HAVE LTC INSURANCE:

- 1** I'm never going into a nursing home!
- 2** It's too expensive!
- 3** My health insurance will pay for it!
- 4** I'm uninsurable. Nothing I can do!
- 5** My money is lost if never need it!

TOP 9 REASONS TO BUY LTC INSURANCE:

Today there are more CHOICES than ever. Most people don't know:

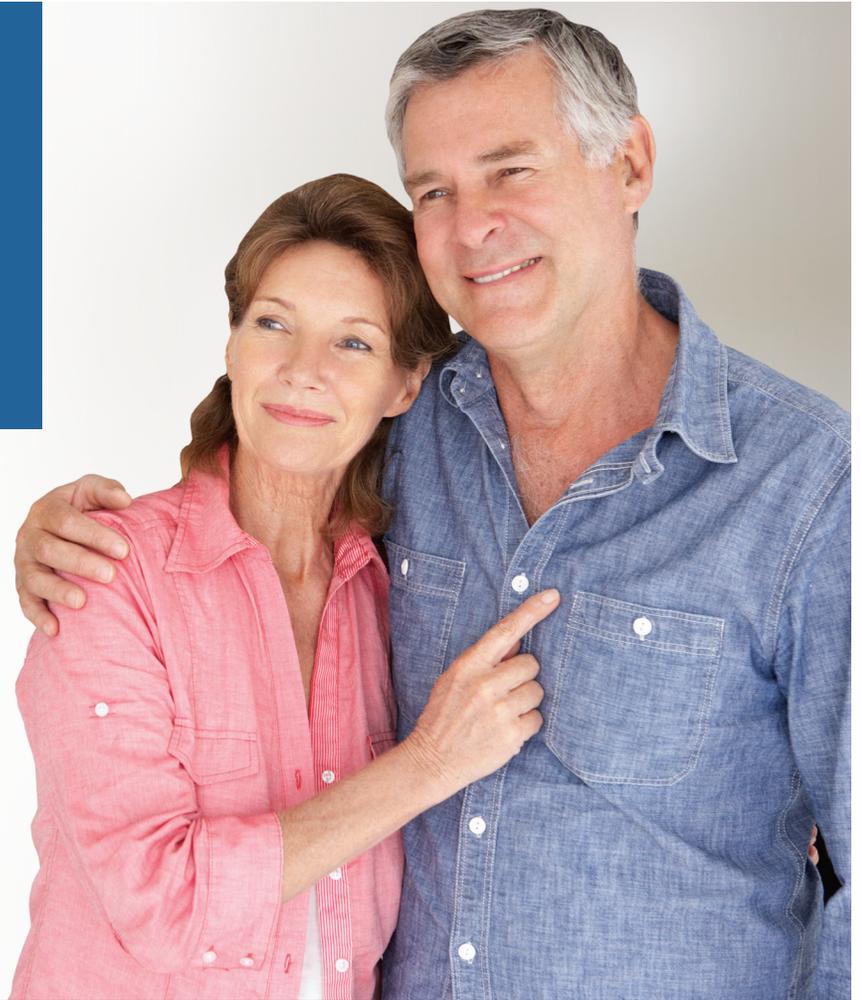
- 1** LTC Laws were changed with the Pension Protection Act.
- 2** Self-paying can be expensive. LTC insurance is a more frugal option.
- 3** Medicare's coverage for LTC is very very minimal. (www.medicare.gov)
- 4** There are options where YOU can get 100% of your money back, if you choose to.
- 5** Money paid into certain plans may double (or triple!) for your family upon death.
- 6** You can use RMD's (Required Minimum Distributions) from you 401(k) or IRA.
- 7** When used for LTC purposes, a portion of your 401(k) or IRA can increase 2-3 times.
- 8** Some plans share coverage on both spouses in case one spouse never needs care.
- 9** On some plans, premiums are guaranteed to never increase.

8,000 BABY BOOMERS TURN 65 EACH DAY

The unpredictable cost of illness and healthcare is by far boomers' biggest fear.

A recent survey showed boomers are 3 times more worried about the following than they are about dying:

- Their ability to pay for healthcare (53%)
- Having a major illness (48%)
- Winding up in a nursing home (48%)



WHAT ARE YOUR OPTIONS? BASICALLY, YOU HAVE 3 CHOICES:

BE RICH

Use your own or your family's resources

BE POOR

Qualify for government assistance by reducing your assets to the poverty level.

BE INSURED

Purchase private long term care insurance to protect against the risk.

There are alternatives to expensive traditional LTC Insurance. We offer a number of **Asset-Based Long-Term Care solutions** that include care at home, in assisted living or Skilled Nursing-home care.

DON'T TALK TO STRANGERS



You may soon be receiving calls from Medicare Supplement insurance companies.

Why speak to strangers when you can have a local agent who knows your needs? You can have the same plan, and at the same time you'll have an agent you can speak to face to face when you have questions.



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VISIT ME ONLINE

patschell.com

While visiting, check out:

- Medicare Supplements
- Lots of money resources
- Past issues of this newsletter

RETIREES

What to Do with RMD's You Don't Need

Your Required Minimum Distribution (RMD) from your IRA could greatly enhance your adult children/grandchildren's inheritance *while eliminating:*

- Long-Term Care Risk
- Future Taxes
- Broker Fees
- Market Volatility
- Inflation

IRA distributions not needed for retirement can be repurposed to enhance legacy planning or provide protection from LTC expenses.

Let me show you how to Leverage your RMD's.



HOW **FIXED INDEX ANNUITIES** COMPARE TO OTHER FINANCIAL PRODUCTS

Fixed Indexed Annuities can offer better growth than Bank Savings Accounts and CDs, but guard against potential losses found in other market related products like Mutual Funds, Stocks, and Bonds. See below for how Annuities compare to these other products. You've done a great job of accumulating retirement savings. Don't trip at the finish line!

*up to 250K **unless designated as an IRA	CDs	Stocks	Mutual Funds	Bonds	Fixed Indexed Annuities
Guaranteed safe	YES*	NO	NO	NO	YES
Protected against loss	YES*	NO	NO	NO	YES
Bonus	NO**	NO	NO	NO	YES
Tax deferred growth	NO	YES	YES	YES	YES
Provide lifetime income payments	NO	NO	NO	NO	YES
Enhancement to heirs	NO	NO	NO	NO	YES
Lifetime income for nursing home care	NO	NO	NO	NO	YES
Protected against administrative fees	YES	NO	NO	NO	YES



WANT TO KNOW MORE

about how Fixed Indexed Annuities allow you to participate in the upside of the stock market, and protect you against the downside losses of the stock market? Call me today!

618.639.9202

FALL HARVEST TIME IN THE TRI-COUNTY AREA



CONTACT ME IF YOU NEED ASSISTANCE WITH:

- Medicare Supplement Insurance
- High Yield CD Transfers
- Long Term Care
- Life Insurance & Final Expense Insurance
- Safe Money Retirement Solutions
- RMD Required Minimum Distributions
- 401(k) Rollovers
- IRA and Roth IRA Rollovers
- Annuities
- Retirement & Social Security Planning

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