

Let Me Do Your Shopping For You!

As we approach the New Year we owe it to ourselves to do a little homework and shopping for ourselves. Starting personally and if you are a business owner let's get ready for the Healthcare Reform that is changing each and every year. We take pride in keeping our clients informed so that they can make educated and prudent decisions. We find that if all options are presented, folks will almost always make the right choices.

Anyone with an **HSA**...take a look at your account...talk with your CPA...be sure to take the full advantage of your tax opportunities by funding your account to the maximum allowed. A review of your **life insurance** is very important. Life changes and so do your needs. Do you carry an **income protection** policy? If you do I praise you. If you do not it is simply because you don't realize the importance...this should be viewed as a life jacket...don't go without it...it is the best investment you can make. Asset protection with **long term care** could guarantee your ability to live the lifestyle you are accustomed to when you need care for your health. It is **Medicare Annual Enrollment Period** and time to review your **RX drug plans**. Call me...my consultations are FREE!

As a business owner let me explain what the **Healthcare Reform timeline** means to your business. I want to make sure that going into 2013 you especially know where you should position yourself for 2014. To have or not to have group benefits is the \$99 question. Let's work the numbers both ways...you be the judge. But make educated decisions well in advance. Don't wait until it's a fire drill and as you look in the mirror say "Gee I wish I'd known that!" It is your responsibility to know...I will educate you well in advance. Just call me for an appointment.

Sears Insurance is 39 years old...for real! Our clients and their referrals have given us the privilege of handling their health and their finances for four generations. They are also why our production has earned us recognition and was honored as the Top Producer Individual Sales for Wellmark 2011. Thank you to all – Happy Thanksgiving, Merry Christmas and Happy New Year!