

Give Your Employees the Coverage They Want on a Budget You Can Afford



CALL TODAY to learn more.



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AND IN THE END THE LOVE YOU TAKE IS EQUAL TO THE LOVE YOU MAKE

— The Beatles



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There have been many quotes, songs, Bible verses, etc. that lend themselves to this mind set. Everything is connected — we reap what we sow. If you meet a total stranger and smile — the vast majority of time the stranger will smile back. Try it — it's fun!

I think of the family that I have and how blessed I am to have them. I would do anything for them. It is equally important that you take care of yourself — for their sake. Prepare for the stepping stones in life's journey. I spend my day each day helping families plan for what they want to happen and prepare them for what may happen that is for now unforeseen. This creates peace and happiness.

It is not uncommon for any of us or our students to take a Spring Break trip. Do you know how your insurance works outside of your local area? Know where you stand on this issue. Also "wellness" or preventive checkups can be very beneficial to you.

If you would have a disability could you continue to pay the expenses as they are now? What would you really net for your take home pay? How this would be taxed? How does that compare to your regular earnings? Would you have to change your lifestyle or depend on family?

Life insurance is not for you. It's for the ones you love. I would sooner bring a check than sponsor a bake sale. Valentine's Day would be a good time to give that special gift — please call.

We watch our parents walk before us. How many of us know what will happen to our parents when they need a little extra care? When does it make sense to leave the house and move into an easier more enjoyable, better suited for our needs, dwelling? No planning is usually the reason that it is a forbidden subject and met with resistance which causes insecurities and what ifs. This is a time when family can become divided rather than to stick together when you need that team the most. Sears Insurance can offer the template and we can adjust accordingly to your wants and needs. It's a free service!

Your nest egg should be protected at all cost. Tax-deferred, fixed annuities are safe! They accrue tax deferred, you cannot lose principal and you have access. The average return, after taxes over the course of 50 years is about 3%. If you can accomplish that and more without the gamble of losing principal, should you accept risk?

Call us for a FREE consultation on all of your insurance and estate planning needs.



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