



Welcome to MSA Marketing/ Mentoring “Client Newsletter”

Volume 1, Issue 1

www.msamentoring.com

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Letter from the President



Dear Client,

I'd like to first off, THANK YOU FOR YOUR CONFIDENCE AND BUSINESS and second, welcome you to our first ever, MSA Client Newsletter.

The intent of this newsletter is to offer you additional knowledge and support in this ongoing and ever changing Healthcare and Financial Services Industry.

I have recognized over the years and through the personal testimonies of many of you, that MSA is not only a very unique agency that strongly believes in independency, but also is one that focuses on educating and informing (mentoring) its clients. The more traditional agency just sells a product with little or no actual educational assistance to their client during the purchase of their plan, therefore the clients often are confused and frustrated with their purchase. The “WHY” a client actually selected their product is an empowering venture that I take pride in being part of.

I founded MSA in 2002 after five years in banking, three years with State Farm and six years of running what I thought my clients wanted; “a more traditional” health agency with a twist, “education.”

Many of you said, “Michele you are so different” and your referrals have been the proof of your genuine appreciation of those differences. THANK YOU for your referrals!

I'd like to let you know I not only appreciate your comments, confidence and referrals but decided I'd do something about them. In developing MSA, I have copywritten many of my strategies. But more important I've now diversified beyond the “Health Insurance” part of the industry. Today my services include the even more sensitive areas of “Asset Protection” and “Retirement Strategies.”

What is “Asset Protection” you ask? Here is just one example:

Many of you baby boomers have experienced the unfortunate ailing health of a parent or grandparent. I'm sorry I was not there prior to that instance to help you put in place the appropriate Long Term Care (LTC) policy that would have made that experience less stressful. But I've addressed that and today MSA is one the largest LTC agencies on the West Coast of Florida. LTC would have protected your parents' or grandparents' assets but more importantly, it also would have allowed them to mature with “Dignity and Independency.” Are you ready to protect your assets, with Dignity and Independency.

I can also help you with Mortgage Protection, Income Replacement (Disability Income), Specified Disease; Supplemental Insurance Coverage, (i.e.: Cancer, Heart, Stroke) Hospitalization, Accident, Estate and Asset Protection, Life Insurance, Financial Strategies, HSA's, Retirement and Annuities, Education Planning for your children and more.

In the following pages, I'd like to introduce you to my staff, which is still growing, and also provide you with a few important industry tips to make sure you are equipped to stay in the “know” of the rules and regulations of this ever changing industry.

I hope you find this newsletter helpful and a great benefit and service to you. I'd love to hear your comments about it. I still maintain my PRIVATE PHONE LINE @ 941-752-0224 which will follow me on the road if I'm away from the office. But in addition , you can reach me on the office line @ 941-753-0031. My e-mail address is Michele@MSAMentoring.com or Michele@MSAMarketing.com. Please feel free to contact me any time.

Once again **Thank You** for you continued business and referrals.

Sincerely,

Michele Powell

The Faces of MSA

Inspirational Quotes:

The future depends on what we do in the present.

Mahatma Gandhi

A wise man will make more opportunities than he can find.

Francis Bacon

If you don't know where you are going, you'll end up somewhere else.

Yogi Berra

There is no happiness except in the realization that we have accomplished something.

Henry Ford

Don't bunt. Aim out of the ballpark.

David Ogilvy



Charma Kern

Supervisor of Administration and Operation

Charma joined MSA in June of 2005. She comes from the Manatee County School Board. She was employed at Bayshore High School in the Bookkeeping/Attendance office. Here at MSA she is in charge of the Office Administration and deals with client and agent issues. She is married to husband Steve and has two children, Courtney, 21 and Kyle, 17. She is passionate about her family enjoys shopping for bargains and loves to work on home projects.

Charma and her family attend the Bradenton First Church of God.



Carlton Hadley, Corporate Sales Associate

Carlton joined MSA's Corporate team in January 2007. He comes to MSA from Riggins and Daughter Funeral Home where he was a Pre-Need Specialist as well as the Office Manager. Carlton and his wife were led to MSA after experiencing MSA as a customer for 2 years.

Now Carlton comes to MSA as a Corporate Sales Associate. He is looking forward to helping MSA's Corporate field team build and grow into the agency that God wants it to be.

Carlton is very passionate about teaching and empowering people to make wise decisions for their future. Carlton and his wife (Tina) of 10 years, are founders of "Sports Camp for Life", a camp for middle school students held annually in the month of June. This camp helps build and develop essential life skills. Carlton and Tina also have 3 daughters and 2 sons and belong to Woodland Community Church where they are a part of the Audio Visual Department

**** Our staff is looking forward to serving you.****

This 2007 we'd like to ensure we have accurate contact information on each of our clients. If you received this, we obviously have your correct address. Please call us at 941-753-0031 to verify we have your accurate phone and e-mail information.

Check out the NEW MSA website @ www.msamentoring.com



There you will find:

MSA information: Who we are and what we do. You will see our Corporate staff and MSA's new District Teams. You can request information and even see our calendar of events.

Stock Research: View detailed stock quotes supported by a variety of graphs, historical charts and current company news and analysis.

Financial News: Stay informed with breaking news stories and up to the minute financial information.

Financial Calculators: Use dynamic interactive financial calculators to illustrate and explain all aspects of personal financial planning.

Sales Tools: View a virtual back office that provides instant quotes, underwriting information and all forms and applications from all the top insurance carriers in the country.

DON'T FORGET:

**“We’re all playing the healthcare game,
but when you know the rules you can actually win!!”**

MSA Marketing’s vision is to secure pension-like retirement income streams and debt free life styles for its clients and colleagues, while at the same time teaching both to save the free enterprise healthcare systems in America through Health Savings Accounts.

Did you know that MSA President, Michele Powell is also the President of your/our local Gulf Coast Health Underwriters Association. She travels to Tallahassee annually to speak with our Representatives regarding MSA clients and their health care needs. Legislation is ever changing in Florida and Michele wants to ensure you that she is “Your Voice” in Tallahassee. She has even been to Washington to speak to Congressional Representatives accordingly.



(Picture at right is of Michele, with members of the GCHU Board and Membership along with Representative Ronald Reagan from this past years trip)



2007 HSA Contributions

For 2007, the maximum annual HSA contribution for an eligible individual with self only coverage is \$2850. That is an increase of \$150 from 2006. For family coverage, the maximum contribution is \$5650, an increase of \$200. If you are age 55 or above, your contribution may increase by \$800 which is \$100 more than 2006.

IRS Deadline for IRA Contributions for the 2006 tax year is 4-15-2007

Regardless of the type of IRA you choose, ROTH or Traditional, the government imposes annual contributions limits. The maximum dollar amount for 2006-2007 is **\$4000** for persons age 49 & below and **\$5000** for person 50 and above.

Did you know you can purchase your LTC early in life and by doing so, lower your Premiums? You can even pay it off in 10 years! ASK US HOW

LTC Tax deductions

C-Corps can deduct 100% of all tax qualified LTC insurance premiums as a business expense for all employees, spouses, dependents and retirees. In addition, an employers contribution towards the cost of the premium are not included in the employees income.

Individuals and S-Corps can deduct a percentage of eligible premiums paid for LTC insurance as a allowable expense. The percentage is subject to the age based limits as determined for individual taxpayer and will increase over time. The advantage to being a business owner is that you don't have the 7.5% of adjustable gross income hurdle to jump. You can deduct 100% of the eligible amount.

(Contact your tax professional for more details)

ATTENTION CARE ENTRÉE CUSTOMERS:

Care Entree sent out a letter dated 10-27-06 to all of the Foresight TPA clients saying that the Foresight TPA program was going to be discontinued effective November 1st of 2006. It also indicated that the client would receive any funds they had in their TPA account by the end of November 2006. Unfortunately, Précis underestimated the work load and their timing, considering they have been relocating the corporate offices, have had technical difficulties and down systems etc. during this relocation and did all of this at the same time, therefore they have had a delay in getting some of the funds out. According to Ken in Customer service the checks were sent out on Friday December 15, 2006. If you did not receive your check, please contact Customer service to find out how much was disbursed to you and to what address it was sent.

The Customer Service number is 972-915-4907 or toll free at 888-411-3888.

What is "COBRA" and what are you entitled to?

The Consolidated Omnibus Budget Reconciliation Act (COBRA) gives workers and their families who lose their health benefits the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances such as voluntary and involuntary job loss, reduction of hours worked, transition between jobs, death, divorce and other life events.

Qualified individuals may be required to pay the entire premium up to 102% of the cost of the plan.

COBRA generally requires that group health plans sponsored by employers of 20 or more employees in the prior year offer employees and their families the opportunity for a temporary extension of health coverage (called continuation of coverage) in certain instances where coverage under the plan would otherwise end. COBRA outlines how employees and family members may elect continued coverage. It also requires employers and plans to provide notice.

Log on to the Department of Labor website at www.dol.gov/ebsa or call 866-444-3272 for information regarding your rights to COBRA.



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Directions to MSA



At MSA, we believe that building your financial strategy is like building a house.....

The right blueprint is essential to your success

**Visit our website at www.msamentoring.com and watch our
 "What Do We Do Video."**

**If you're not already scheduled for your 2007 spring cleaning on your
 financial strategy, please call the MSA Corporate Office TODAY.**

Our staff will be happy to help you.

Many clients invest, but how many will actually retire?

Ask yourself these three questions:

1. At what age am I going to retire?
2. How much a month will I get in a "Lifetime Income Stream?"
3. What am I doing today to ensure questions 1 and 2 will happen.

**If you can not answer these three questions,
 then you most likely DO NOT HAVE a retirement strategy.**

Call Michele ASAP, you need her help!!

