



CLIENT NEWSLETTER

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Let's celebrate with thanksgiving in our hearts!

LETTER FROM THE PRESIDENT

Dear Clients,

I'd like to take this time to **THANK YOU** for your business and the referrals you've sent to MSA. We at MSA take great pride in what we do and enjoy the privilege of mentoring those we work with and for in this chaotic health and financial service industry. **This upcoming holiday season, please know that you, your friends and your family are in our prayers and thoughts.**

I can hardly believe we are beginning the fourth quarter of 2008. Time sure has flown this year and with the time flying we've seen lots of other things flying as well. Rates, our country's banking stability, the S&P, NASDAQ, Dow Jones, Politics, Bad & Good Press, etc. Fortunately, we still live in a FREE country and the land of opportunity.

My friends, the November 4th, Election Day, will be here and each of us will have the privilege of voting for the new president and vice president of America. This election season is one that is more important than almost any other in America's history because America's "Freedom" is a huge part of this election's focus. Sadly, some Americans today rely on TV and conversations of who said what about who to determine their votes. Others vote political party and yet others won't vote. I pray that most of us who do vote will vote for what America stands for and that is "Independence, Freedom, Truth and the Land of Opportunity." Free Enterprise is at risk in this election and Socialism is at our door. A government run America socializing America's Healthcare system is just the first step and I'm sure it is not what our forefathers had in mind when they died for

our freedom.

For those of us considering socialism, please take a moment to note that our current socialized system for Seniors, known as Medicare, today has less coverage than ever before! We Americans never got to vote on the decreased benefits Seniors experience today. Once socialized, the government can do whatever they want without our opinion or a vote. Benefits were cut twice when Clinton was in office and once when Bush was in office. What's next? More taxes and less benefits? Also our socialized system for the poor, called Medicaid, has issues. In Florida it's been proven that non-US citizens, i.e. non-taxpayers who reside in Florida are on this tax-supported government system yet tax-paying Americans who qualify do not even participate. Government run, tax-supported, socialistic plans just don't benefit the middle America who pays huge tax consequences for it. Let's face it, in addition to the taxes, we'll pay more for our gas, milk, phones, electricity, etc. The \$money\$ has to come from somewhere, regardless of what politicians say. The bottom line is Washington doesn't have a history of spending our tax increases on us. Ask every Senior participating.

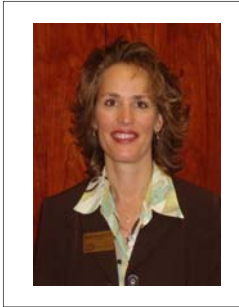
Praise God, as FREE Americans we have the privilege to "seek the truth" and know that only "**The Truth Will Set Us FREE.**" Please vote accordingly.

Respectfully submitted,

Michele Powell



FACES OF MSA



Michele Powell
President
Michele@msamarketing.com



Charma Kern
Executive Assistant
Charma@msamarketing.com



Carol Lipp
Office Manager
Carol@msamarketing.com



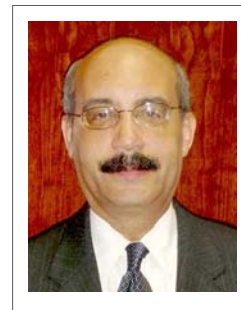
Mary Ann Strain
Administrative Specialist
Maryann@msamarketing.com



Jeff Sadler
MSA School Administrator
Jeff@msamarketing.com



John Foulkrod
Director of Training & Public Services
John@msamarketing.com



Patrick Silva
Multi-International Department Head
Patrick@msamarketing.com



Carlton Hadley
Corporate Sales Associate
Carlton@msamarketing.com



Martha Althoff
Corporate Sales Associate
Martha@msamarketing.com



Lee L. Eure
Corporate Sales Associate
Lee@msamarketing.com



Melody Overland
Corporate Sales Associate

Welcome to the Team

Carol Lipp joined the MSA team in late July as the Administrative Supervisor and has been promoted to Office Manager. She brings with her years of experience working with the chief executives in two local companies. With her last nine years serving SYSCO – West Coast Florida and the previous 10 years at the Bradenton Herald, Carol understands the administrative necessi-

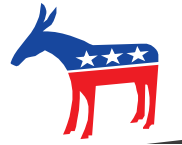
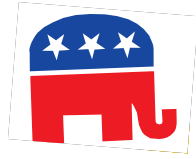
ties to run an efficient sales and team environment.

The MSA team welcomed **Lee L. Eure** in September 2008. Lee was born, raised and educated in Savannah, Georgia. He received a B.A. in psychology from Armstrong State College and began his career in the automotive industry in 1978. During this time, Lee's responsibilities included sales, finance and upper level management. In March 2001, Lee moved to Orlando and began his in-

surance career as an independent agent. For the past 18 months, he has been associated with MSA as an independent representative. Lee believes that he was led specifically to MSA and its president, Michele Powell. He looks forward to growing with the team at MSA.



HEALTHCARE IS NOT ABOUT YOUR POLICY



It's about ...

Canadians coming here for health-care ...

Pay claim or taxes later or pay both ...

Free Enterprise means you make the decision best for you ...

Socialistic medicine means all Americans pool healthcare dollars, i.e. tax, for government or all insureds pool premiums together for risk ...

...Believes the key to healthcare reform is to restore control to the patients themselves.
 ...Will reform healthcare making it easier for individuals and families to obtain insurance.
 ...Will reform the tax code to offer more choices beyond employer-based health insurance coverage.
 ...Proposes making insurance more portable.
 ...Will encourage and expand the benefits of Health Savings Accounts (HSAs) for families.
 ...Plan cares for the traditional uninsurable.
 ...Will work with States to establish a guaranteed access plan.
 ...Will promote proper incentives.
 ...Proposes a number of initiatives that can lower health care costs.
 ...Will develop a strategy for the challenge of a population needing greater long-term care.
www.johnmccain.com

...Patients will be able to make healthcare decisions with doctors, instead of being blocked by insurance company bureaucrats.
 ...Make health insurance work for people and businesses, not just insurance and drug companies by ...
 ...Create a new Small Business Health Tax Credit.
 ...Lower costs for businesses by covering a portion of the catastrophic health costs.
 ...Prevent insurers from overcharging doctors for their malpractice insurance.
 ...Ensure everyone who needs it will receive a tax credit for their premiums.
 ...Reduce costs and save a typical American family up to \$2,500 by ...
 ...Allowing the importation of safe medicines from other developed countries and increasing the use of generic drugs in public programs.
 ...Require hospitals to collect and report healthcare costs and quality data.
www.barackobama.com

Michele and the GCHU Legislative Committee organized a luncheon held on October 13 in Sarasota. Senator Mike Bennet, Rep. Keith Fitzgerald and Rep. Ron Reagan participated in a healthcare / health insurance panel discussion regarding Floridians and the current healthcare arena. The overall consensus was America will need a new mindset to create a REAL solution. The mindset must be one that takes ownership versus entitlement.



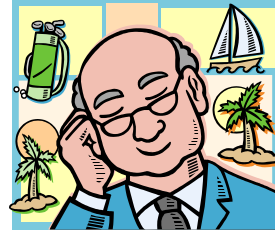
Election 2008

Your candidates for President are Senator John McCain/Governor Sarah Palin and Senator Barack Obama/Senator Joe Biden.

A point to ponder as you prepare to vote in November: Beware of the 1st Dollar Benefits. They may very well be proposed as our new government-run health insurance. But imagine having 30% more in taxes and then still having to buy a catastrophic policy out of pocket. That's not a solution!

"The Truth will set you free!"

RETIREMENT STRATEGY



From the book, The Number: What Do You Need for the Rest of Your Life, and What Will It Cost?, by Lee Eisenberg, we find this chart:

<i>If you're here ...</i>	<i>...then you need...</i>	<i>...which means a Number of ...</i>
“COMFORTABLE” - lives in one place, eats/travels modestly, though better than most, etc.	\$50,000 - \$100,000	\$1 - \$2 million
“COMFORTABLE+” - likes occasional upgrade, mid-priced country club, maybe small second home,	\$175,000 - \$250,000	\$2 - \$5 million
“KIND OF RICH” - likes finer things, eats/drinks/travels well, gives \$ away, picks up checks, cou-	\$350,000 - \$500,000	\$7 - \$10 million
“RICH” - spends weeks/months abroad, exclusive gated golf communities, place for every season, fractional jets, sits on boards, etc.	>\$1,000,000	>\$20 million

How does this fit with the Retirement quadrant of your financial house?

When IRA's and 401K's were first introduced their purpose was *to supplement* company pension programs.

Today:

- Few companies offer a pension plan. Therefore, IRA's and 401K's have become **the only** source of retirement for most Americans.
- Are you funding your own retirement

plans? Will your retirement strategy survive the volatility of today's market risk? Will you have enough money set aside when you retire?

- Did you know that an untimely loss of principal can ruin your retirement dreams and adversely impact your ability to even retire or remain retired?

There is hope!

A properly planned retirement strategy can protect your retirement dreams. You can have both growth and safety and be empowered to take control of your retirement dollars.



is thankful for all our clients and wish each a wonderful Thanksgiving and a very Merry Christmas!



LEAVE A LEGACY OF FINANCIAL INDEPENDENCE

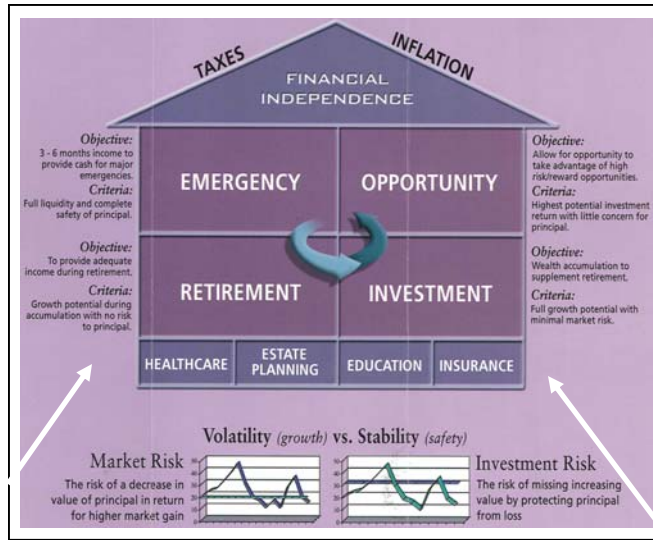
Did you know Life Insurance is the cornerstone of your family's financial security? Yet, most life insurance sales are based on fear and take advantage of a client's lack of understanding rather than the client's financial objectives!

If your income *disappeared* how long would your family ...

- Continue to live the same lifestyle as today?
- Maintain residence in your home?
- Fulfill your current financial obligations?
- Fund future expenses like education, retirement strategies, etc?

Too often a client's lack of information results in **financial death**. This creates added stress and suffering for families.

There is **HOPE!** Financial death can be prevented with adequate life insurance protection.



ance protection.

A properly structured financial strategy ensures your family will receive and use your legacy, not the government.

Our Next steps:

- Determine your protection objectives
- See if you qualify
- Conditionally bind the carrier.

WHAT CAN CREATE A NO RISK RETIREMENT STRATEGY?

An annuity is a unique choice because it is the ...

- Only vehicle to guarantee income for life.
- Perfect vehicle for retirement funds not needed before the age of 55 1/2
- Only Non-Tax Qualified vehicle that offers the advantages of tax deferral
- IRS and Surrender rules apply.

TYPE and PERFORMANCE

Fixed (Like a 4-cylinder engine)

- Fixed interest rate guaranteed
- Slow, but steady growth
- No risk, fees or commissions paid by you.

Equity Indexed (Like a V-6 or V-8)

- Interest earned linked to a market index
- Opportunity for growth with safety
- Your principal is always safe
- No Risk - your money's never in the market
- No commissions paid by you.

Variable (Like a V-12 engine)

- Your earnings or losses based on market performance
- Your money is in the market and at risk
- You can lose part or all of your principal
- You pay fees commissions or both
- You must purchase protection for your principal
- Life Insurance that only protects principal for heirs.



Did You Know . .

. . That October is named:

- Talk about Prescriptions Month
- National Dental Hygiene Month

Rx and Dental

For discount information, visit www.MSAmentoring.com and click on the Healthcare Alternatives icon.



Avalon Rx Announcement

For those that have the Avalon Prescription coverage, please be advised that at renewal, the prescription provider will change from Medco to Partners. You should get your new cards prior to your renewal, but if not, please call Avalon and let them know.

WHAT IS LONG TERM CARE?

Long Term Care (LTC) is assistance with two or more activities of daily living (bathing, dressing, eating, toileting, continence and mobility) or because of a cognitive impairment such as dementia or Alzheimer's Disease. It is also called custodial care and is received at home, in assisted living and nursing home facilities.

How does LTC Insurance Work?

If you qualify, a pool of money, like a specially funded bank ac-

count, is made available to you to pay for your LTC expenses; a licensed healthcare professional certifies you are expected to need care for 90 days or longer; and you meet your policy deductible period.

Keep your independence!

We all want to live life on our own terms, enjoy what we've worked a lifetime to achieve, and know we'll never be a burden to loved ones.

For many, the emotional and financial costs associated with LTC are

devastating.

Health Insurance is designed to provide for health care on a short term basis. If there is coverage, it is short term and limited in benefit.

LTC is the solution which helps you

- Live independently
- Enjoy peace of mind
- Control where and how care is received
- Stretch retirement dollars
- Provide care for yourself and loved ones with dignity.
- Determine when, where and how to spend retirement dollars.



**November has
been named :**

- LTC Awareness Month
- Pancreatic Cancer Awareness Month
- Lung Cancer Awareness Month

Contact MSA at 941-753-0031 to discuss securing your family's income with adequate life insurance protection.

LTCI PARTNERSHIP PROGRAM

In its most basic form, the long term care (LTC) partnership program is a partnership formed between the federal government, state governments and long term care insurance carriers.

The objective of this partnership is for state governments to give residents incentive to provide for their own long term care needs by purchasing long term care insurance policies. In turn, this will reduce the amount of expenditures made by both the federal and state governments for long term care through the Medicaid program.

Residents who purchase a partnership-qualified LTC insurance policy will be able to protect a greater amount of assets from Medicaid "spend down" and "estate recovery." In most states, the allowable protected amount is equal to the policy's maximum benefit on a "dollar-for-dollar basis" (if the policyholder was to exhaust his or her long term care insurance benefits and then apply for Medicaid).

Example: Mary has a partnership-qualified long term care insurance policy with a maximum benefit of \$200,000. Mary exhausts her LTC insurance benefits by receiving care at home and eventually in a nursing home facility. Mary then applies for Medicaid and is able to add \$200,000 to her allowable protected assets limit because of her partnership-qualified LTC insurance policy.

Partnership plans must meet the following requirements, as set forth by the Deficit Reduction Act of 2005 (DRA):

- The policy must be a federally tax-qualified policy, adhering to all requirements of the Health Insurance and Portability Act of 1996 (HIPPA)
- The Policy must be issued after the date on which the partnership program goes into effect for that state.
- The insured must be a resident of the state sponsoring the partnership program when coverage first becomes effective.
- Partnership-qualified policies must include certain consumer protection provisions, primarily those outlined by the NAIC Model Act of 2002. These are found in the vast majority of federally tax-qualified policies sold today.
- Inflation Protection Requirements by Age:
- Individuals under the age of 60 must have "annual compound inflation protection."
- Individuals 61-75 must have some form of inflation protection. This does not have to be automatic compound inflation—it could be simple rate increases or a guaranteed purchase option (to be defined by states)
- Individuals 76 or older must be offered an inflation protection

INSPIRATION TO LIVE BY

On Freedom:

Theodore D. Roosevelt, Republican
Jan. 6, 1941

"...For there is nothing mysterious about the foundations of a healthy and strong democracy. The basic things expected by our people of their political and economic systems are simple. They are:

- Equality of opportunity for youth and for others.
- Jobs for those who can work.
- Security for those who need it.
- The ending of special privilege for the few.
- The preservation of civil liberties for all.
- The enjoyment of the fruits of scientific progress in a wider and constantly rising standard of living. ...

The Four Freedoms

"In the future days, which we seek to make secure, we look forward to a world founded upon four essential human freedoms.

- * The first is **freedom** of speech and expression – everywhere in the world.
- * The second is **freedom** of every person to worship God in his own way – everywhere in the world.
- * The third is **freedom** from want – which, translated into world terms,

means economic understandings which will secure to every nation a healthy peacetime life for its inhabitants - everywhere in the world.

* The fourth is **freedom** from fear –



which, translated into world terms, means a world-wide reduction of armaments to such a point and in such a thorough fashion that no nation will be in a position to commit an

act of physical aggression against any neighbor - anywhere in the world.

John F. Kennedy, Democrat,
Jan. 20, 1961

"... We dare not forget today that we are the heirs of that first revolution. ... Let every nation know, whether it wishes us well or ill, that we shall pay any price, bear any burden, meet any hardship, support any friend, oppose any foe, in order to assure the survival and the success of liberty. ... In your hands...will rest the final success or failure of our course. ...And so, my fellow Americans: ask not what your country can do for you - ask what you can do for your country."

Not so different today, 47 and 67 years since these speeches. **We still pray for our freedoms.**



Let us remember that the Constitution guarantees a freedom of religion, not from religion

RECIPE CORNER



CHILI CORN PONE PIE, ONE OF CAROL LIPP'S FAVORITES!

1. Prepare Chili using the recipe your family enjoys most, but do NOT add water.
2. Spread the Chili in a 9" x 13" baking / casserole dish.
3. Prepare 2 boxes Jiffy's Cornbread mix according to box instructions
4. Spread the cornbread batter over top of the Chili mixture.
5. Bake according to the Jiffy' directions plus approximately 10 minutes to allow for the moisture of the Chili. Check the bread for with a toothpick or fork; when it appears clean of batter, the bread is baked through, remove from the oven.
6. Cut into 3" squares and serve.

Combine two of your favorite tastes into one dish! 12 servings.



The  Team wishes you a very Merry Christmas!

May the spirit of the Holidays remind you of the strength and perseverance of our Nation and its People

www.msamentoring.com
Bradenton, FL 34207
6513 14th Street West # 139



Mission

*MSA Marketing is a unique mentoring agency which strongly believes in independency. We equip clients and colleagues with the tools and strategies necessary to access financial success. **Our agents represent the entire industry, not a specific company,** and educate and inform their clients with these tools and strategies as opposed to just selling them products. **Our agents have the opportunity to be vested;** therefore, they are in business for themselves but not by themselves.*

Vision

MSA Marketing's vision is to secure pension-like retirement income streams and debt free lifestyles 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.

Goal

Educate and inform clients and colleagues by providing mentoring strategies and tools to assist both in understanding the simplicities of the health and financial service industries.



We're on the Web!



www.msamentoring.com

6513 14th St W #139
Bradenton FL 34207
Phone: 941-753-0031
Fax: 941-753-0049