

2018 CLIENT NEWSLETTER



Newsletter found at
MSAMentoring.com

LETTER FROM THE PRESIDENT



**MICHELE POWELL,
OWNER/PRESIDENT**

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MERRY CHRISTMAS &
HAPPY NEW YEAR 2019!**



Dear Clients and Friends,

I pray this newsletter finds you all well. I also pray that this 2018's year of "New Beginnings" has been a wonderful year of REALITY and TRUTH for you and your family.

Thank you for your continued business and loyalty! Your referrals have also been appreciated.

In 2019 I believe we need to have some TRUTH, ABSOLUTES, and ACTION in America in order for us to save this country from financial devastation. The trickling down effects of our past simply keep on rolling down hill to the American households using health care as a social platform, yet there is so much more going on. May we break the generational curses that bind us up and get back to the TRUTH! "YES is YES and NO is NO" (James 5:12). The question is are we ready to accept the TRUTH?

Here at MSA 2018 it was a very strange year. I found the 1/2 TRUTHS in America everywhere, especially in the Health Care arena... (more on that in the legislative corner, found on pages 5-8.) But we also observed it in the Financial and Retirement arena's as well and with the aging baby boomers turning 65 years old at a rate of one every eight seconds, while there are many rising expenses yet incomes are decreasing in America and frankly it's scary. The upcoming generation is coming out of school with approximately \$80,000 of student loan debt, on average, with degrees they are not using and a mentality of "Entitlements" beyond anything this country has ever seen. They simply don't seem to know that a degree doesn't entitle one to a job or career, hard work and commitment, not to mention submission to authority as well as productivity does!

Our country seems so divided, not just in MENTALITY but also in REALITY. In just these past 3 years I've seen many of my 70 and 80 year old clients go home to be with the Lord. But more than those numbers several of my 40, 50 and 60 year old clients have had life altering and financially devastating and debilitating health claims. Sadly not many had the coverage they needed because their investment advisors told them they didn't need coverage or sold them inferior benefits (more on this in the "Long Term Care (LTC Story) found on pages 3 & 4). These are examples of the 1/2 TRUTHS.

The young and healthy don't seem to want to work. Families with school age kids are working hard but are just making ends meet, yet the aging who want/need to work are experiencing more disease and disability than ever before so may be forced to work for less to acquire benefits. Meanwhile our seniors are living longer than expected and are concerned about outliving their retirement savings, not to mention their social security and Medicare benefits being on the verge of running out of money.

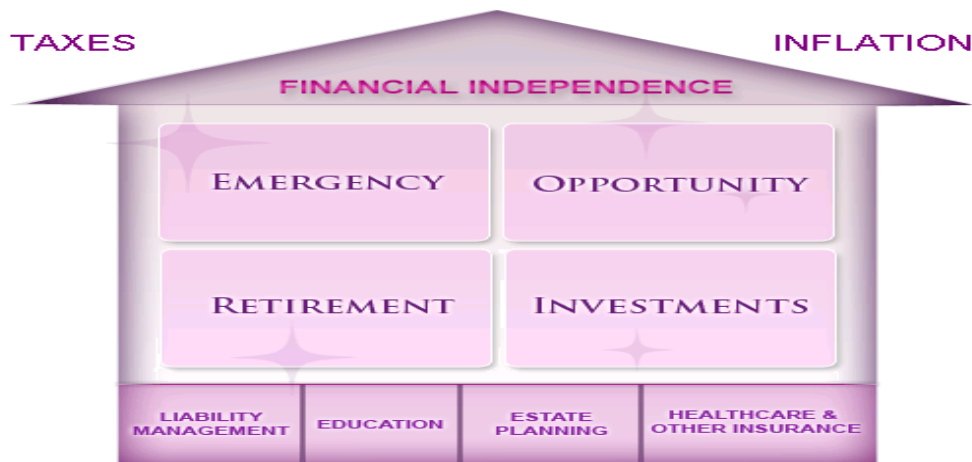
Historically I've addressed the health care debacle annually but the time has come for a bigger message of asset protections for us all and America! We need to look beyond the health care agenda for us to begin to address the state of the American people and our individuality and yet also our financial REALITIES! We've got to unite (i.e. come together) friends and become "One Nation under God" again. Please pray that our country will be willing to do this.

Anyway may the Lord bless you and keep you and your families safe this Christmas and may you begin to see the whole TRUTH of where we're/you're at and may the TRUTH set you FREE.

Respectfully and in Christ's Service,
Michele Powell, President

Do You Have A Financial Strategy?

Do you have your financial house in order? We can help you. Michele has been a licensed insurance agent for more than twenty-five years. She started her career in the financial industry in May of 1989 with American Bank of Bradenton, now M&I Bank. In 1993, after five years in banking, she ventured into the insurance industry with State Farm. In 1996 she began her own health insurance agency and has specialized in that market ever since. She has a broad range of experience in the industry and colleagues to assist in all aspects of your financial needs. “KNOW” you can experience “Financial Independence” with her help.



Visit www.MSAMentoring.com and on the home page click on the foundation of the house where it says “What We Do.”

If Your Income Stopped Today—Could You And Your Family Continue Your Lifestyle?

Long term disability: How Likely?

As life expectancy increases the likelihood of a long term disability also increases!

Diseases Like:	Death	Disability
Hypertension	-73%	+70%
Heart Disease	-29%	+44%
Stroke	-48%	+36%
Diabetes	-28%	+36%
Totals	-32%	+55%

Your Income Potential

(without raises)		
Age	Annual Income	Total Earnings by Age 65
35	\$50,000	\$ 1,500,000
35	\$100,000	\$ 3,000,000
(with 3% raises)		
35	\$50,000	\$ 2,328,000
35	\$100,000	\$ 4,650,000

A long term disability effects income potential.

**What's Your Greatest Asset?
Your Income!
and Your Greatest Liability?
Losing Your Income!**



Brian Maser has been committed to the disability Insurance arena since 1992. A graduate from Penn State University, Brian's philosophy has always been the same since the beginning, do the right thing for the client and the Lord will bless you for serving others honorably. He started out as an agent with Paul Revere Insurance to become one of their top disability producers. Since 2001 he has helped 1000's of agents and brokers throughout the US understand income protection insurance as well as how to educate their clients about this undersold necessity. Brian has also been part of teams that actually designed and brought to the marketplace new cutting edge disability products. He also served as President for over 11 years of the South Jersey National Association of Insurance and Financial Advisors. (NAIFA) He also has been the recipient of many National Insurance awards throughout his career. Brian has been married to wife JoAnn, for 31 years, has three children and 4 grandchildren.

Long Term Care..(LTC Story)

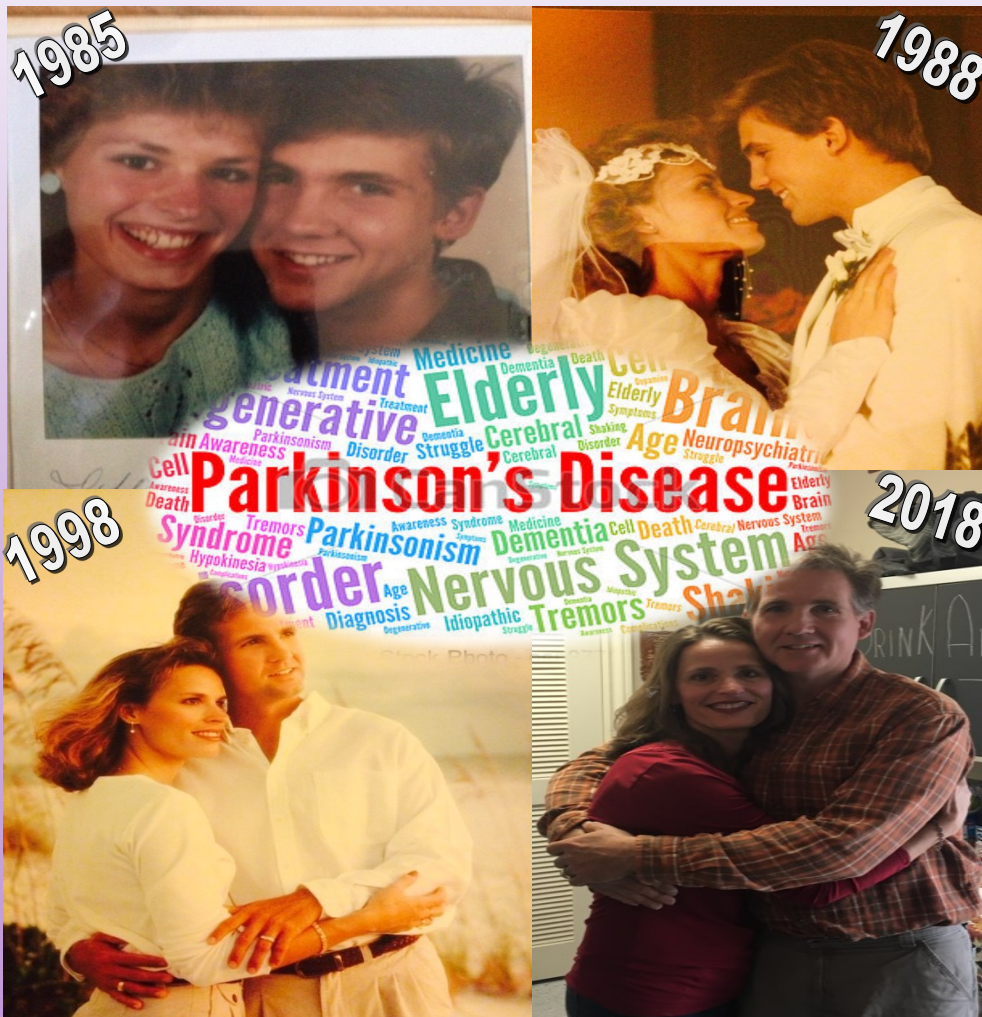
What it is & why do I need it ?

I'd like to tell you a story about a client of mine. He and his wife started their financial strategy in their 30's and secured their financial foundation using "asset protecting" insurance policies to do so. They paid off all of their debt, met with the estate attorney's and then allowed me to help them with their Long Term Care (LTC), disability, health and life insurance needs. Within just a few years of securing their portfolio needs, they began to press into their retirement goals. Well, then just 10 years later almost to the date, the husband was diagnosed with Parkinson's Disease, he was only 47 years old the year he was diagnosed. **That husband was mine...**

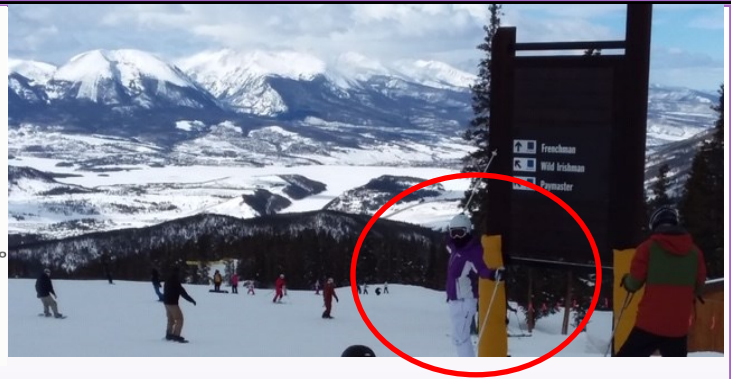
Time goes by so fast! We met in 1985, got married in 1988 and had portrait photos done in 1998. Then 20 years later we found ourselves fulfilling our bucket list at the ages of 48 (me) & 49 (Dave), trying to beat the clock and take advantage of Dave's mobility. Who would have thought Parkinson's Disease could change our lives forever? Fortunately for us that is just emotionally, physically and mentally because we secured our financial foundation of our financial house first!

Each year my business calendar says : "**People don't plan to fail. They fail to plan**".

Do you have a plan?



Long Term Care..(LTC Story) cont.



It starts out with the need for “Home Care” and eventually MORE. We started “Home Care” in July of 2018. In debilitating diseases more care is the goal because it keeps you mobile and active longer. Those who go without care have little quality of life. We’ve been blessed to have the Long Term Care (LTC) Insurance so we’ve gotten the care. The 1st neurologist gave Dave 2 years of mobility tops, and yet as you can see from the photos we’re still snow skiing. We left that neurologist and secured a Parkinson's Specialist. Even he is shocked! Dave was diagnosed in February of 2016.

In 2019, Dave will be turning 50 years old and because we have Short Term and Long Term Disability, Dave will leave his job in 2019. He will have to go onto Medicare before he’s 65 and unfortunately the under-age 65 rates of Medicare parts B, D & F are always way more expensive than the over 65 clients pay. So we know we’ll pay over \$1,000 a month for health insurance for Dave alone and that’s with Medicare. Really?

There are so many things to think about, pray about and yet to be grateful for.

Thankfully, I do what I teach so Dave and I have a “Financial House” with a “Solid Foundation” and all of the appropriate “Asset Protection” insurance policies in place. **Do you?**

I’m telling you this story NOT so you’ll feel sorry for us but to ask you:

What would happen to you and/or your family if you were in our shoes? Do you have your assets protected? Do you have Long Term Care (LTC) in place? Health Insurance? Short and/or Long Term Disability Income (STD/LTD)?

We are paying \$282 a week for home care now and that’s just 3 days a week for 4 hours a day.

What would our financial future look like at 49 & 50 years old knowing what health care costs will be as time goes on if we didn’t have the coverage? Dave can get the very best care because we do have the coverage.



Do you have your assets protected?

If not please call me for help. If you think you do, but need me to review what you have, I do that for FREE for my existing clients. I am a Certified Long Term Care Specialist and have been since 2007. Little did I know when I set up our financial portfolio in our 30’s, that my own husband’s claim would be the youngest client I’ve ever filed a LTC and Disability Claim on and for. I’m so very grateful for God’s provision! Without these benefits our future would be financially devastated. Imagine the health care costs, if we needed care at home 24 hours a day? That is \$23.50 an hour or \$564 a day x 365 days a year or \$205,860 a year for home health care. In 2016 the national average daily rate of a semi-private room for a nursing home was \$225 a day or \$6,844 per month or \$82,128 a year. Always remember numbers never lie! The “cost of care” is consistently a blind spot for the American people and it effects all of our lives! Currently America’s social platform is focused on the “cost of care” for health insurance clients....what about all health care clients?

Legislative Corner



So what is happening legislatively in America right now?

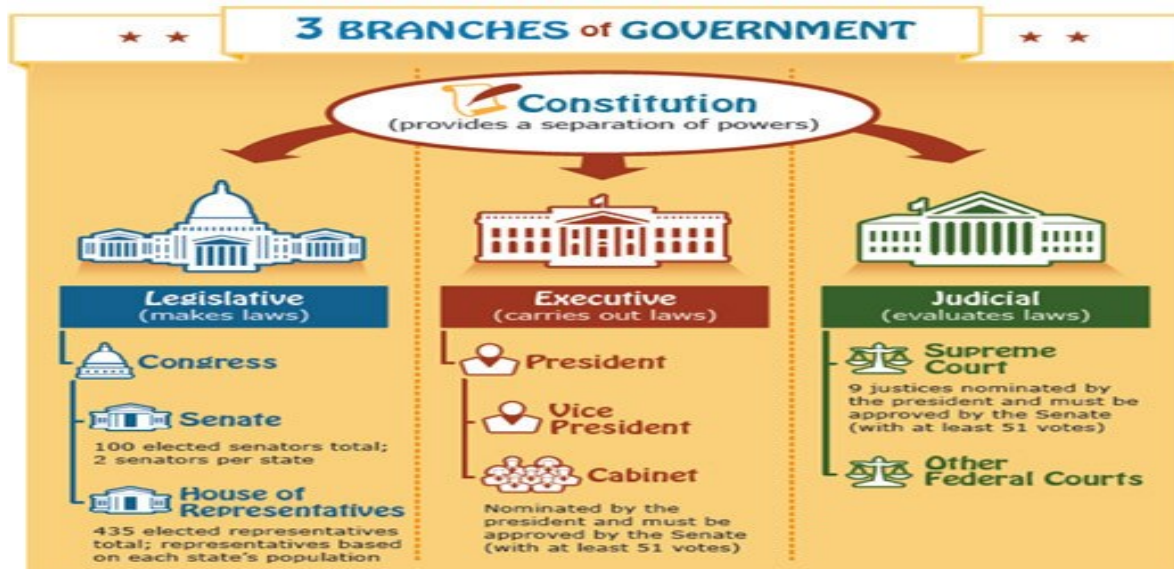
Well for starters...The press has created a [social platform](#) and [social media](#) has prepared us for a [political](#) and [social](#) bomb that is soon to go off.

What I have seen happening all year, this year of 2018, is many 1/2 TRUTHS legislatively as well as politically and socially. I have also seen that America, at large, does not appear to understand how this precious country's governmental body and system works. Not even those in Washington or those pushing political agendas. Our country has become so unaware of TRUTH, that it is actually scary!

This last election was bizarre because the American people seemed to be perplexed. First about why our judges are so important, (have we forgotten there are 3 branches of our American government)? Then about who we were voting for and why, in our congregational offices..??!! And then when all the votes were tallied we had to fight about who won. Really??? I'd say that's pretty bizarre and even scary. (I keep hearing in my spirit "a house divided will never stand.")

[I've added, again this year, The Three Branches of our American Government below! I pray that you will each discuss this with your family over Christmas and the New Year.](#) I was at a table full of Christian retirees, business owners and pastors recently and asked how many people at the table knew the three branches of government sadly, the only yes at the table was a 16 year old.

The reason I've always maintained a "legislative corner" of my newsletter is because I've been in the health industry since 1996 and KNOW our propaganda press is using a [social platform](#) of "health care" as a tool to indirectly [socialize America](#). The [cost of care](#) has a chorus in this country right now and it is imperative that the American people begin to get involved in the TRUTH of what's happening! The WHOLE TRUTH. We need to stop fighting each other and actually come unite together. Become communities again (come unite together in unity)! My favorite TV show is still, in 2018, the "Little House On The Prairie". In the last episode, a horrible liar tried to steal their town from them, with 1/2 TRUTHS, taking ownership of the land they all purchased and built the town on. When they wouldn't be his employee's and slaves he kicked them off the land and stole their town. They prayed, had meetings and even took legal counsel. After realizing a legal document would stand they decided to leave the land peacefully and yet blew up the town before leaving. They left one building standing, the church. Then they marched out of the town singing "Onward Christian Soldiers!" it was a beautiful example of unity and holiness and also standing up for what's right while honoring the legal document. We need to stop allowing these 1/2 TRUTHS, unite and stop all of this division in American. Democrats vs. Republicans, denomination vs. other denominations, right vs. left, Judges vs. Executive and Legislative Offices and the list goes on.....



Legislative Corner Cont.

Right now there is a [Legislative Bill](#) out there called "Medicare For All", and the same CMS, who manages Obama Care and Medicare would manage what ever the Bill becomes. Medicare started in the 60's and is still a mess today, YIKES! Right now every American dollar earned pays into the Medicare trust fund yet; "The HI (Health Insurance) trust funding Medicare now is projected to be depleted in 2026. That's 3 years earlier than last years report indicated, according to the American Academy of Actuaries (Source...The Benefits Specialist Magazine, September 2018)" and now congress wants us to consider legislation to have "Medicare For ALL"? Seriously?

MEDICARE		HEALTH INSURANCE	
1-800-MEDICARE (1-800-633-4227)			
NAME OF BENEFICIARY JANE DOE			
MEDICARE CLAIM NUMBER 100-00-0000-A		SEX FEMALE	
ENTITLED TO HOSPITAL (PART A)		EFFECTIVE DATE 07-01-1986	
MEDICAL (PART B)		07-01-1986	
SIGNATURE → <u>Jane Doe</u>			

Just this past year President Trump's [Executive Order](#) changed Short Term Health Plan's back to longer terms when the previous President rolled the term back to 90 day terms. These Short Term Medical (STM) policies are on



the rise. They are wonderful for the premium but the "Short Term" speaks for itself. They are 30, 90 and up to 364 day term policies that expire at the end of term selected. They cover **NO** pre-existing conditions upfront and then at the end of the term, at the renewal, as well. They have their place, if the client is given the **WHOLE TRUTH** upfront and understands if they get sick the policy may not renew. If these facts are not disclosed one might be stuck at renewal when the renewal covers **NO** pre-existing conditions and the clients are forced into Obama Care.

There are so many grey's in our country and the propaganda press is pushing grey, these days, it is horrible. The TRUE press, when you can find it, it's simply a breath of FRESH AIR. Who's Right? Left? Republican? Democrat? OR what does Republican or Democrat even mean anymore? All of it is sectarian and it's sinful! I pray we repent and turn from our wicked ways, unite, seek holiness and obey God!

I was out in the woods at our Georgia property in 2017 and the Lord told me to look at what's happening in our country. I saw a spirit of division, then as I was working on the property pulling out of the woods, what I call "tree suffocator's" from our trees, God showed me that even the sectarian denominational churches in America are an issue. He said the man made rules and opinions have divided His church and even squashed out the presence of His Holy Spirit the same way the tree suffocators squash the oxygen out of the woods.



Unfortunately, these man made denominational belief systems divide the body of Christ just to be right, based on their own opinions, vs. in relationship with brothers and sisters in Christ. It's bizarre. God showed me if you take the root of the word, which is "denom" and just flip the "n" and the "m" around it spells "demon". Shortly thereafter a copper head snake, just 3-5 inches from my face, scared me out of the woods as if it was a warning from the enemy. The devil didn't want me to hear what God was saying nor to be able to share it with others.



*Imagine how powerful we could be if we began to teach unity in America. Remember when Ron Reagan changed parties and said: "I did not leave my party, my party left me." How about if we simply ask this one question...Are we a Christian Country or NOT? Did you know in Canada, right now, if you say that Jesus is the only way to heaven and stand up for biblical truths that you can be charged with a "hate crime?" Dr. Gerald Yates literally prophesied this at an indoor camp meeting I was at back in 2000. Yes, right now in 2018 all of this is going on just 18 years later. Friends we need to wake up America! We need to unify in our country and stand together **BOLDLY** for Christian rights. Especially because everyone else is **BOLDLY** standing up for Anti-Christ positions. Jesus, John and the Apostle Paul prophesied that would happen. "One Nation Under God*

indivisible." It's hard to make up 1/2 TRUTHS to cover up lies but it seems like that's today's "partisan" America and unfortunately it also seems to be what America likes to focus on and even talk about. How about some Christian TRUTH (Biblical TRUTH, Godly TRUTH?) Like "the power of life and death is in the tongue." (Proverbs 18:21)

Legislative Corner Cont.

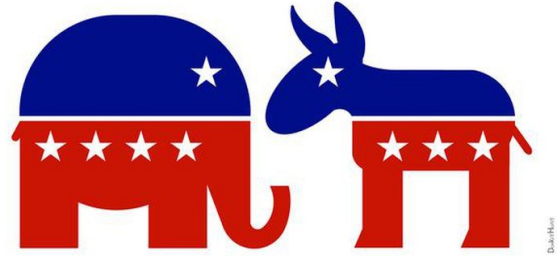


Many of us reading this newsletter are actually living in this **Health Insurance Reformation** and the current systems are all a mess. The scariest part of all however is that our political system is driving the American people too 1/2 TRUTHS, lots of smoke and mirrors and which may get media ratings. But what good is coming from it? These divisive agendas just keep chaos and confusion in the country partisan politics where are the ABSOLUTE yes's or no's? Not to mention real solutions? We need to create TRUE PRESS! "GOD IS NOT THE AUTHOR OF CONFUSION" (1 Corinthians 14:33).

The ACA (Affordable Care Act) passed in 2010 and was implemented in 2014. It is simply NOT AFFORDABLE!

How can we call it affordable whether you are a Democrat or Republican?

Ask Kevin a 62 year old client of mine who is paying \$1100 a month for his OFF exchange ACA high deductible health plan. That's \$13,200 in premiums plus his deductible and he's hit it in the past few years. He can't afford to pay the claims so he pays the premiums. The poor guy has had several surgeries and is on disability.



Yet then there is another client of mine named Deb, who's 58. She is eligible for a \$900 tax subsidy so she pays no premium i.e. \$0 for her UNaffordable policy that becomes affordable because she's eligible for a tax subsidy that pays 100% of the premium for her. If she didn't qualify for the tax subsidy she would have to pay \$900 a month for an individual policy. When the ACA passed America was complaining about \$300 a month in premium and the deductible 1/3 of these Obama Care ACA plans. I'd love to see and hear some TRUTHS vs. all of this partisan junk.

I also have a 24 year old client of mine who's premiums went up to \$409.52 a month. But since she made more last year than the year before her subsidy went down so she now knows the actual premium out of her pocket will be \$203 a month, what if she was not eligible for a tax subsidy she'd be paying \$409.52 at just 24 years old. Prior to this new ACA law a 24 year old would have paid less than \$100 for a fully insured plan with a low deductible. So as I said earlier, it's all 1/2 TRUTHS and smoke and mirrors.

Or what about Becky who is 61 and was on Medishare paying \$647 just for herself, at her renewal this year and while that is less than an Obama Care Policy it is still **NOT** insurance.



Finally here is an example of one of our Short Term Medical (STM) clients paying \$236.44 for a \$12,500 deductible on a 63 year old male. This plan covers **NO** pre-existing conditions and is a maximum of 364 days in coverage before it renews. At renewal it covers **NO** pre-existing conditions if the clients gets sick during the term.

[These are real life clients.....so affordable or UNaffordable?](#)

And now the Legislative Branch of our government wants us to agree to a new political agenda called "Medicare For All"? When our current Medicare system is already proven to be broken.....**Friends we need a REAL solution and fast!**

Legislative Corner Cont.



What is it that this political chaos is masking? Why all of the 1/2 TRUTHS? What is really going on? It is all a diversion, a distraction, a confusion so we are not seeing what is really going on at the heart of this country. So let's look at the TRUTH and the WHOLE TRUTH! The agenda is socialism.

Also we are really being diverted from... The loss of American FREEDOMS including Christian rights in America through government operations at both the Legislative and Judicial sectors and branches of America. While American people are playing partisan politics and propaganda's i.e. media on Democrats or Republicans getting their way. Black presidents or white presidents getting their way. What's happening to

America's way? God's way?

We need a heart transplant in this country and God judges us all by our hearts! What does your heart look like? Your spouses, children, homes, businesses, employees, communities, churches, cities, states, and our entire American union, Washington DC included, our entire nation?

Are we "One Nation Under God", or not? If we don't take this seriously we won't be for long because THE TRIUNE GOD'S WAY will be illegal for us to profess! It is not about you or me it is about the heart of the United States of America which was founded on Judeo Christian principals and the Holy Bible. Becoming the "Divided States of America" should not be an option.

Our heritage is being judicially and legislatively removed from this country as we are speaking/reading this.



It is wonderful to have guests come to our country to get away from their socialistic and communistic countries. However, they should not bring their ways with them. Our way, God's way, is what makes America America! I love America and it's a free enterprise business system's, freedom of speech, right to bear arms and our many other freedoms. And I'm willing to work hard, sacrifice and go out of my church into the workforce in the communities of America and fulfill the great commission Jesus gave His followers to obey and keep America's Christian rights and heritage. We still pray at my house, church, and my business and in the name of Jesus! And in my office I still have daily Holy Bible devotions with my employees! Yes at work and we pray together for you too! I still stop in the parking lot and pray with and for strangers, and hand out Holy Bibles, in Jesus name! When I'm in public I still make it known I am a Christian American and I am proud of it!! And I still say Merry Christmas because Jesus is the TRUE reason for the seasons!

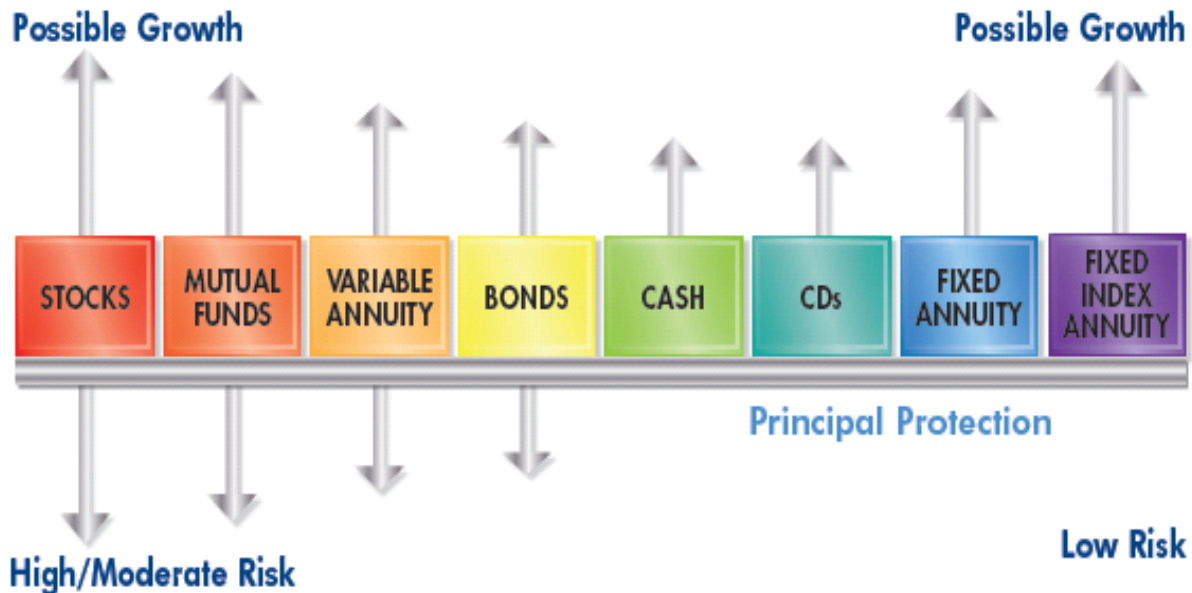
I'll be happy to put on my spiritual armor daily and go out into the market place in America and throughout the world and fulfill the great commission. I will continue to walk out the nine fruits of God's Spirit, obeying God the Father Son and Holy Spirit! Jesus said you'd know the authentic's by their fruit and the ones who love Him obey Him.

All of these agendas and man-made doctrines are divisive; what happened to unity? Holiness? It shouldn't stop at salvation but we should be doing what Jesus taught and be discipling others everywhere we go. Telling everyone, everywhere the TRUTH about Jesus and heaven and hell. Holding onto the ABSOLUTES of why America is different than all of the other countries, and that is because of Jesus and America's founders who had faith in Him and His ways! We are one nation still under God, at this time and more than 60% of us are Christians so why are we allowing our rights to be legislated away? We need to unite and begin a heart transforming call to ACTION into 2019! I suggest: A New Political Party Of "Christian Patriots" Who are willing to obey God together! First in prayer and second in transforming the heart of America back to the beautiful loving roots it was founded on! "On Christ the solid rock I stand all other ground is sinking sand!" "How about you?"



Respectfully Submitted, and IN JESUS NAME,
Michele Powell, President

Fixed Index Annuity: Preservation & Accumulation



2019 H.S.A. CONTRIBUTION LIMITS

Status	Minimum Deductible	Maximum Out of Pocket	Contribution Limit	55-64* Contribution
Single	\$1,350	\$6,750	\$3,500	\$1,000
Family	\$2,700	\$13,500	\$7,000	\$2,000*

(* If both spouses are in age range.)

2004/2019 IRA & ROTH CONTRIBUTION LIMITS

Year	AGE 49 & BELOW	AGE 50 & ABOVE
2004	\$3,000	\$3,500
2005	\$4,000	\$4,500
2006-2007	\$4,000	\$5,000
2008-2011	\$5,000	\$6,000
2012	\$5,000	\$6,000
2013-2018	\$5,500	\$6,500
2019	\$6,000	\$7,000

2018 TAX DEADLINE

You have until April 15, 2019 to contribute to your IRA, ROTH, or H.S.A. for the 2018 tax year.

2019 Long Term Care Premium Eligibility

Attained age in tax year	Limitation on premiums
Age 40 or less	\$420
Age 40-49	\$790
Age 50-59	\$1,580
Age 60-69	\$4,220
Age 70+	\$5,270



Marcy Rodriguez, Jana Pierce, **Michele Powell**, Donna Blizman, Deborah Deam

Merry CHRISTMAS AND A HAPPY *New Year*



Glory to God on the highest
Luke 2:14

