



Welcome to MSA Marketing/Mentoring “Client Newsletter”

Letter from the President



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Dear Clients,

I hope this newsletter finds you all doing well this 2nd quarter of 2007. Now that the New Year jitters are over and New Year's resolutions become stale, I hope this newsletter reminds you each that retirement plans and asset protection both should stay on your 2007 agenda and move to the top of your list of priorities.

People don't plan to fail, they fail to Plan.

Remember, MSA's #1 goal is to educate and inform you, our clients, as to what is in your best interest and to empower you to gain "Financial Independence".

What does Independence mean to you?

Here's what Webster says it means: "Not ruled or controlled by others".

What I believe it means is "FREEDOM"!! Webster says freedom means: "Independence, Liberty, Ease of movement, A right. In America we are considered a "Free Country", but are we? Are you? Of course we/you are. The question is, do we want it to stay that way?

There has been much blood shed for us ALL to have spiritual freedom. Our forefathers also shed blood for our freedom in this country! It should not require blood to acquire "Financial Freedom". Instead, we at MSA are committed to help you acquire and keep "Freedom".

Friends/Clients, and Americans, we had better all brace ourselves for what is to come. There are a few things on the table that are at least being entertained for a solution to our US health care crisis, one of which could be specialized medicine. While a government ran health care system is scary enough, imagine one for all Americans. We've heard enough about the issues in the Medicare & Medicaid systems to last a lifetime already, but here is the greatest concern of all. The plans being proposed appear to really only cover the first \$25,000 of the client's bills. That may be a viable solution for the uninsured Americans, however for those of us interested in "Catastrophic coverage or Asset Protection," it's not even a band aid. That means we will be paying more taxes & still have to buy supplemental coverage to get what we NEED, "Catastrophic coverage or Asset Protection,". Please get involved and stand up for our "Rights and Freedom". I will be keeping you posted.

Happy Easter to you all.

Sincerely and appreciative of you & your business,

Michele Powell

The New Faces of MSA

Visit us at: www.msamentoring.com

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Emilio Morales

Emilio began his career in California in 1982 as an Independent agent. He relocated to Florida in 1987 and maintained his Independent agent status until 1993, when he began his career with Allstate and started his agency in the city of Palmetto, Florida. After seven successful years, he broke away from their captive and restrictive model to broaden beyond Property Casualty into Estate Planning. As a District Manager with Modern Woodmen of America, his tasks included recruiting, training and developing agents. Through all of his past ventures, he developed a great knowledge of Auto-Homeowner-Life-Annuities and Health Insurance and even did some Tax Preparation through Morales and Associates that he began as an Independent Agent in 2001. Sadly, shortly after beginning that agency, his mother took ill, and as an only child, Emilio moved her into his home to be her only healthcare provider until her passing in early 2007. This situation gave him a passion to learn more about and begin providing Long Term Care to his clients.

Due to his past dealings with MSA, he was familiar with their diversity in product knowledge, their field training process and belief in Independency. Their philosophy and passion to educate and inform their clients and agents paralleled his and therefore, he joined MSA in February of 2007. He plans to recruit and train agents using MSA methods and practices while building a successful Voluntary Benefits Division at MSA. He will also utilize MSA's proprietary strategy systems to assist his clients in developing the Financial Independence they all deserve.

Emilio is Past President and Chairman of the Sertoma Club (Service to Mankind), and is a member of the Hernando Desoto Society. He also sits on the Planning and Zoning committee for the city of Palmetto. He has his designations of CEC (Certified Estate Counselor), FIC (Fraternal Insurance Counselor), and CPSR (Certified Professional Service Representative). He joins MSA as a Corporate Sales Associate and Voluntary Benefits Director. He also was recognized by the National Ethics Bureau as an approved Financial Advisor and has also been recognized by the City of Palmetto for good service to the community.

We are pleased to welcome Emilio.



Missy Cowan

Missy joined MSA as Marketing Director in March of 2007. She has been in Sales & Marketing since 1987. Some of her past accomplishments include developing new sales departments for past employers. At Landmark Appraisals, she succeeded in hitting the 2 million sales mark in 1994. Most recently, she implemented a new sales team for a local CPA and using her marketing skills and natural abilities in outreach, more than doubled his business. In 1995 she moved from Indiana to Florida with her family. She has been married to her husband Jim for 12 years. They have four grown daughters and one son, Jace, still at home. Her hobbies include boating, fishing and reading. They attend the First Church of God in Bradenton.

What is an HSA?

“Health Savings Account” or HSA is an account that you can put money into to save for the future medical expenses. There are certain advantages to putting money into these accounts, including favorable tax treatment.

WHO Can Have an HSA?

- If you have coverage under an HSA qualified “high deductible health plan”
- If you have no other first-dollar medical coverage
- You cannot be enrolled in Medicare
- You cannot be claimed as a dependent on someone else’s tax return

Contributions to your HSA can be made by you, your employer or both. However, contributions are limited annually.

Advantages of HSA's

- Security– Your high deductible insurance and HSA protect you against high or unexpected medical bills.
- Affordability– You should be able to lower your health insurance premiums by switching to health insurance coverage with a higher deductible.
- Flexibility– You can use the funds in your account to pay for current medical expenses, including expenses that your insurance may not cover, or save the money in your account for future needs.

For Additional information on HSA's go to www.treas.gov. Click on “Health Savings Accounts”

Previously the maximum HSA contribution was the lesser statutory maximum contribution regardless of the individual's deductible. These limits are indexed for inflation, and the new limits are noted below for 2007.

For new HSA clients, now a full HSA annual contribution can be made regardless of the month an individual becomes eligible. Originally, the HSA contribution was pro rated based on the number of months during the first year that a person was an eligible individual. The new provisions provide an exception to this rule that will allow individuals who become covered under an HSA-eligible plan in a month other than January to make the maximum HSA contribution for the year based on their coverage in the last month of the year contributed for. This eliminates a common barrier to switching to HSA-eligible coverage. Note: However, if an individual does not stay in the HSA eligible plan 12 months following the last month of the year of the first year of eligibility, the amount which should not have been contributed except for this provision will be included in income for tax purposes and subject to a 10% additional tax penalty.

The following is a summary of the relevant changes that go in effect on January 1, 2007:

- Individuals may contribute the maximum amount as determined by the IRS even if the individual's deductible is less. The maximum for 2007 is \$2850 for individuals and \$5650 for families.
- Employees may contribute the maximum annual amount set by the IRS regardless of when their plan coverage began, rather than being prorated.
- The annual contribution limits set by the IRS for the following year will be released on June 1st rather than in November or December.
- Individuals may transfer money from their IRA's to their HSA once.

ATTENTION CARE ENTRÉE CUSTOMERS:

Precis Inc. Announces the Completion of merger with Insurance Capital Management USA Inc.

Care Entrée owner Precis, Inc. announced it's merger with Insurance Capital Management USA, Inc. in January 30, 2007. Share holders also approved changing the parent company name to Access Plans USA, Inc. The new website for the parent company is www.accessplansusa.com.



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2007 Tax Summary for Qualified Long Term Care Insurance

TYPE OF taxpayer	Premium Deductions												
Individual Taxpayer who does Not itemize	No deduction												
Individual taxpayer who itemized deductions	<p>Treated as accident and health insurance</p> <p>Limited to lesser of actual premium paid or eligible LTC premium.</p> <p>Eligible LTC premium in 2007:</p> <table border="1"> <thead> <tr> <th>Attained age in tax year</th> <th>Limitation on premiums</th> </tr> </thead> <tbody> <tr> <td>Age 40 or less</td> <td>\$290</td> </tr> <tr> <td>Age 41-50</td> <td>\$550</td> </tr> <tr> <td>Age 51-60</td> <td>\$1,110</td> </tr> <tr> <td>Age 61-70</td> <td>\$2,950</td> </tr> <tr> <td>Age 71 & Older</td> <td>\$3,680</td> </tr> </tbody> </table> <p>Medical Expense deduction is allowable to extent that such expenses (including payment of eligible LTC premium) exceed 7.5% of AGI.</p>	Attained age in tax year	Limitation on premiums	Age 40 or less	\$290	Age 41-50	\$550	Age 51-60	\$1,110	Age 61-70	\$2,950	Age 71 & Older	\$3,680
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MSA & HSA deduct eligible premium	Eligible LTC premium is a qualified medical expense												



Michele's Trip to Tallahassee

March 2007

Michele and other members of the Gulf Coast Health Underwriters attended "Legislative Day on the Hill" in Tallahassee March 20-22 to speak with our Senators and Representatives regarding the escalating cost of health care and the core problems, related to the affordability of health insurance premiums. We support market based solutions to secure access to affordable health insurance for all Floridians. We need to seek creative private market solutions to encourage the purchase of health insurance and to improve its affordability. Interestingly enough, it was not the priority of the legislators this 2007. Annually, when visiting Tallahassee on your behalf, Michele and her health underwriters and colleagues request a review of legislative impediments to diversity in plan design, including the current state 50+ mandate to our Florida coverages.

Instead, Healthcare seemed to take a back seat to the Homeowners Insurance and taxes. We should all brace ourselves for 2008, however, as a National Health Care Reform proposal most likely will be positioned for the Election Debate. A first dollar proposal, **Is Not** the solution. After all, insurance was designed to cover the things we cannot afford, not first dollar services! This fashion of National Health Care Reform is unacceptable. We'll keep you posted.

IRA Catch-up contributions can Boost retirement savings!!

There is still time to make special catch-up contributions up to \$100 to your IRA's for the tax year of 2006 if you are age 50 and older.

This can be made in addition to your regular IRA contributions for the previous tax year up to April 15 of 2007. Catch-up contributions can have a significant impact on your retirement savings!!

For tax years beginning in 2009, IRA regular contribution limits are subject to annual cost of living inflation adjustments; therefore, the actual regular contribution maximums for tax years 2009-2025 have not yet been determined by the Treasury.

Quick Reference for TRADITIONAL VS. ROTH IRA

	Traditional	ROTH
Minimum Age to Qualify	No minimum age (however, Midland National requires IRA annuitant/owner to be age of majority in resident state	No minimum age (however, Midland National requires IRA annuitant/owner to be age of majority in resident state
Service Requirement	You must have earned income	You must have earned income
Contribution Limit (Without 50+ catch-up)	\$4000 years 2005-2007 \$5000 years 2008 Cannot contribute more than earned income	\$4000 years 2005-2007 \$5000 years 2008 Cannot contribute more than earned income
Deductibility	Deduction is not allowed if you are not an active participant in an employer-sponsored plan. If you are an active participant in an employee sponsored plan, your income will be subject to the phase out chart	N/A since both Roth contribution consists of after tax money
Maximum Contribution Age	Contribution cannot be made in the year you attain age 70 1/2 and all future years	No maximum age for contribution (provided you have earned income)
Annual Contribution Deadline	Contribution must be postmarked by the due date of tax returns	Contribution must be postmarked by the due date of tax returns
Required minimum distributions	Required minimum distributions must begin by April 1 of the year after participant attains age 70 1/2	No required minimum distribution while ROTH IRA owner is alive.

Dear Allianz Customers,

Thank you for your calls regarding the recent phone solicitation many of you received. For those of you who received the calls, as you know amongst the many frivolous lawsuits in America i.e.: hot coffee, obesity from eating too much fast food, etc., it appears that Allianz being one of the largest Annuity Companies in the world has fallen victim to these attempts.



For each of MSA's clients, who has purchased an Allianz annuity, said purchase was made for & with retirement dollars. As you know all of American dollars are specifically intended for retirement, not immediate liquidation. Emergency funds, Investment funds and Opportunity funds are designed for that purpose if at all. As you know annuities incur early withdrawal penalties as well as IRS penalties for clients who surrender their annuity prematurely. Sadly, a few clients, as noted below, don't seem to think those rules apply to them. The case pertains specifically to clients ages 65 & over. The rest of you please disregard the nuisance of the contact.

MSA has provided you with a new Icon Tool on our website for information pertaining to annuities and how they work. Please visit our website at www.msamentoring.com, click on the financial icon. Look to the tool bar and to the bottom left, then visit the Annuity/Fixed Annuities or contact our office to speak with a representative.

Michele Powell
President



Attention Allianz Customers:

Notice of Pendency of Class Action Lawsuit if you bought a deferred Annuity from

Allianz Life Insurance Company of North America while 65 years of age or older.

You may call 1-800-656-1463 toll free, 24 hours a day to get more information about this lawsuit and provide information about what happened to you.

The purpose of this notice is to inform you that the District Court has decided that certain claims in these related lawsuits may proceed on a class-wide basis and that you may be a member of the Class certified by the District Court, describe what the lawsuits are about, how they may affect your rights, and explain what steps you can take to either stay in the action or exclude yourself.

For those who received this notice, there is a note that says see page 4 to exclude yourself. If any of you did not receive said notice, but out of curiosity would like to see the notice, please call the office and we have it available in e-mailable form.

Vida F. Negrete, a conservator for Everett E. Ow, filed a class action lawsuit on behalf of herself and all other person age 65 and older who bought an Allianz deferred annuity. Plaintiffs in these related lawsuit assert that Allianz conspired with a network of insurance sales agents to induce person 65 years and older to purchase deferred annuities.

Allianz denies the allegations contained in the complaints and asserts numerous defenses, including that plaintiffs' allegations as to the value of all of Allianz's deferred annuities are: 1) not facts, but plaintiffs' non-actionable opinions which Allianz disputes; 2) that the annuity contracts are approved for sale by state regulators; and 3) THAT Allianz disputes the opinions of plaintiffs and, in any event, that Allianz was under no legal duty to disclose them.

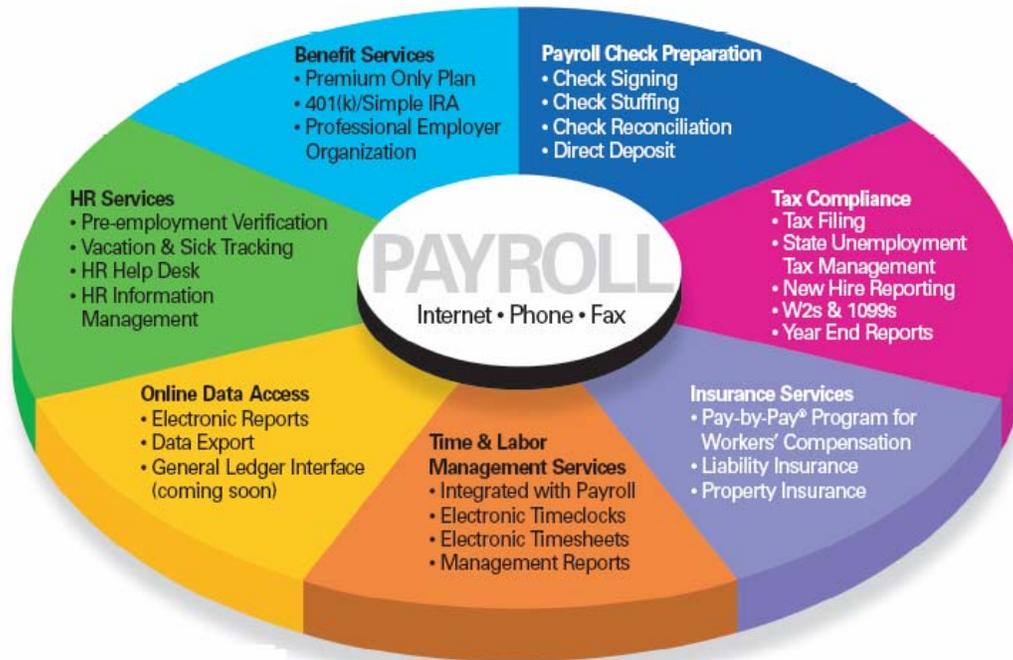
Plaintiffs allege they have suffered damages by having their money tied up in liquid, poorly performing investments and paying surrender charges and other costs.

Allianz denies that plaintiffs or Class Members have been damaged in any fashion or that they are entitled to any form of recovery.

If you were 65+ years old when you purchased an Allianz deferred annuity, you may be a Class Member, and this lawsuit will affect your legal right to sue Allianz now and in the future relating to your annuity.



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For more information call

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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!!

