



CLIENT NEWSLETTER

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LETTER FROM THE PRESIDENT

Dear Insured's,

HAPPY NEW YEAR TO YOU!

This 2009 is going to be an amazing and prosperous year for each and every one of you and I hope to assist you in 2009 in being "set free" from any LACK OF TRUTH where your healthcare and financial strategies are concerned.

Did you know that Insurance is defined as: "A contract of indemnity designed to reimburse an insured party for the financial loss he/she may suffer because of loss or damage to merchandise"?

I got to thinking over the holidays, this past year my homeowners company canceled my coverage after several rate increases, and, my auto policy & health policy both got rate increases. I'm sure you know how I feel. The funny thing was as I began to review these insurance policies and I realized that there is a HUGE MYTH in America that healthcare is expensive. Stay with me here and I'll explain.

Do you realize that your auto policy only covers the cost of damage to your car and another car that you may damage under your collision coverage? Say \$50k ?? And the most your carrier is on the hook for is the medical limit you selected in liability, maybe you have \$100k per person x 3 or only \$25k per person x 3. Maybe you even added an uninsured motorist rider for you incase someone hurt you and yet the carrier is only on the hook for



the limit you select. How much do you pay for that policy monthly? Do you realize that your

homeowners policy only covers the cost of your home and maybe a little liability coverage? \$500k? \$200k? \$1 million? How much do you pay for that policy monthly?

Do you realize that your health insurance company is on the hook for 3 million or 5 million or you may even have a policy with NO LIMIT of coverage on YOU? I wonder how much our heart is worth? Our eyes? Our arm or leg? We are actually insuring the 3 million or 5 million dollar bodies that we walk around in every day. That is amazing when put into perspective.

I did the math on my policies

and was amazed how much I pay for a small amount of insurance coverage on my car and home yet I only pay a few dollars more a month for my health insurance coverage than my auto policy and the health company is on the hook for FULL COVERAGE bumper to bumper on my body. My auto policy does not cover my car cleanings or tune ups, my homeowners policy did not pay for my broken window or new dishwasher I needed last year. Weird huh???

I too, get ticked off every month I pay that insurance premium. I wonder why we Americans have been trained to believe that Health Insurance is so expensive? I guess after doing the math it really does seem like a MYTH? Have we been trained to



have an "entitlement" mentality? Or maybe it is just the first step of brain washing us all to believe that we should agree to a socialistic system of medical care?

The TRUTH WILL SET US FREE is what I've always been taught. As you go through your financial junk drawer this early 2009 in preparation for tax season take a moment to look at your numbers..... I'd be curious to know if you found out the same thing I did.

Also for those of you needing some tips on TAX LIMITS, I've included several charts in this quarter's newsletter for you to discuss with your tax advisors.

Blessings to you all and once again, HAPPY NEW YEAR! May you find this 2009 a TRUTH SEEKING year and one that allows you to be "SET FREE" from any MYTHS or NON-TRUTHS!

Respectfully submitted.

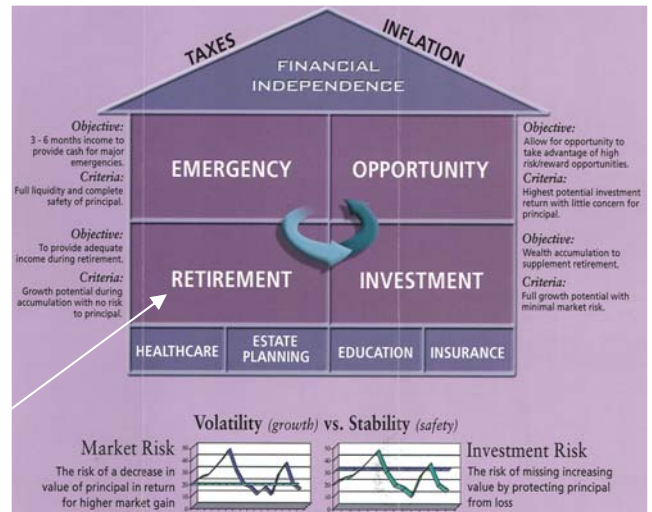
Michele

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

If we just go through life and assume that retirement is going to happen, we are indirectly planning to fail and that's not what we want. I know one day I want to enjoy the fruits of my labor and that's why I have taken action to put my Retirement Strategy in place, but the most important part of any strategy is to implement it. Did you know your money can have either safety or growth? Can your money be safe from market risk and still experience growth, even in these turbulent times? Ask yourself these three questions.

1. Do you have a budget that includes a retirement contribution?
2. What age do you want to retire?
3. How much income will be needed each month?
4. What are you willing to put aside to achieve your goal?

Even in these volatile times we might have to



adjust our strategy a little but let's all keep moving forward. Be independent. Plan to succeed, not to fail.

Happy New Year!

Carlton Hadley
Corporate Career Agent



2009 Traditional and Roth IRA Contribution Limits

With less than two months to go before 2009, I thought it would be worth taking a look at IRA contribution limits for 2009. As of 2008, contribution limits are indexed to inflation and will increase in \$500 increments (as necessary). Unfortunately, there's not much to report here, as the limits are staying the same in 2009 as they were in 2008. What follows is a table of contributions limits starting back in 2002, and running through next year.

The silver lining here is that the cutoffs for making Roth IRA contributions and for deducting Traditional IRA contributions have increased 2009.

ROTH IRA CONTRIBUTION THRESHOLDS

If you're married and filing jointly,

you can make your full Roth IRA contribution as long as your modified adjusted gross income (MAGI) is below \$159k, and your ability to contribute phases out entirely at \$169k. For single filers, the thresholds are \$101k and \$116k.

Year	Under Age 50	Age 50+
2002-2004	\$3,000/year	\$3,500/year
2005	\$4,000/year	\$4,500/year
2006-2007	\$4,000/year	\$5,000/year
2008	\$5,000/year	\$6,000/year
2009	\$5,000/year	\$6,000/year

TRADITIONAL IRA DEDUCTION THRESHOLDS

If you're married and filing jointly,

you can make deduct your full Traditional IRA contributions as long as your **MAGI** is below \$85k, and your ability to deduct contributions phases out entirely at \$105k. For single filers, the thresholds are \$53k and \$63k.

DEADLINES FOR CONTRIBUTING

Remember, you can make 2008 contributions all the way up to April 15, 2009. As for 2009 contributions, you can start as early as January 2nd, 2009 with a deadline on the back end of April 15, 2010.

Source: IRS.gov*

Also, don't forget that you can convert your traditional IRA's to a Roth. Consult your tax advisor on how. New rules apply in 2010. We'll keep you posted. Michele & Staff

HEALTHCARE AWARENESS: DO YOU TRAVEL ABROAD?

In our constant effort to bring our clients the financial products and services that best meet their needs and at the most competitive rates, MSA is proud to announce our latest insurance product: international medical insurance.



they are individual vacationers, groups, business

professionals, students studying abroad or missionaries, can find the coverage that's just right for their needs. MSA's state-of-the-art webpage section enables the user to quickly and easily select plan options, generate quotes, review coverage benefits and submit applications online directly to the carrier in real time.

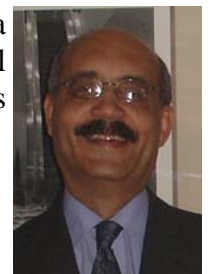
Please take a few moments to visit us online at www.MSAmentoring.com, and click on the international medical insurance button and see all that we have to offer. If you need assistance or have any questions or concerns, please contact our office at 941-753-0031.

As nations become increasingly interdependent in an expanding global economy, international travel is growing exponentially and will continue to do so for many decades to come. A traveler in a foreign land faces serious financial consequences if a substantial illness or injury occurs while traveling and he or she is without adequate insurance protection. Many international travelers far too often discover the hard way that their home country medical insurance policies provide little or no coverage for sickness, injury or related losses incurred while on international trips or living abroad. Add to that the prohibitive costs of emergency medical or political evacuation and repatriation and you have the makings of a very critical situation if you are without strong support from expert sources.

MSA has searched the insurance marketplace and has found what we believe to be the finest suite of insurance products in the international arena. International travelers of every description, whether



Patrick Silva
Director of International
Medical Insurance Sales



As the Legislative Chair for the Gulf Coast Health Underwriters, Michele will be traveling with several of her Health colleagues to Tallahassee to tell your story to the Florida House and Senate March 18 and 19.

Health Awareness

The first quarter of 2009 is dedicated to vision awareness:

- January is Glaucoma Awareness Month
- February is Low Vision Awareness month
- March is Save Your Vision Month with a focus on Workplace Eye Wellness.

Did you know that most insurance policies **DO NOT** include vision coverage. They do, however, include a vision discount card as a free benefit. Call your Carrier at their 800# on the back of your ID card to ask what benefits you have, if any. If you have no coverage, call our office at 941-753-0031 and ask about the program you can purchase for as little as \$9.95 per month for your entire family's vision discounts.

"The Truth will set you free!"

LONG-TERM CARE TAX DEDUCTIONS FOR 2008

We encouraged you to consult your tax professional for specific details that may pertain to you however below are some general guidelines for LTC Tax Deductions.

LTC Insurance is treated like medical expenses under the IRS tax code. There are three categories that have different tax treatment.

1. **Individual.**
2. **Self-Employed, Partnerships, S-Corporations, LLCs, and LLPs.**
3. **C-Corporations.**



Individual

Individuals may deduct their medical expenses to the extent that they exceed 7.5% of their adjusted gross income. The amount of eligible LTC Insurance premium that can be added to your other eligible expenses for tax year 2008/2009 follows the chart below and is based on age:

Maximum Medical Expense Claim for Tax Qualified Long Term Care Insurance Premiums Under Internal Revenue Service Code # 213(d)(10) are Charted below.

Self-Employed, Partnerships, S-Corporations, LLCs, and LLPs

Self-employed individuals, who include sole proprietors, partners, and more than 2% shareholders of a subchapter S-Corporation, can deduct a percentage of eligi-

Attained Age	Amount of Premium Deductible 2008 -- 2009
40 and less	\$310 -- \$320
41 to 50	\$580 -- \$600
51 to 60	\$1,150 -- \$1,190
61 to 70	\$3,080 -- \$3,180
71 and over	\$3,850 -- \$3,980

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

Policies provided for non-owner employees are not taxable to the employee.

C-Corporations

C-Corporations can deduct 100% of all Tax Qualified LTC Insurance premiums as a business expense for all employees, their spouses and dependents, and retirees. In addition, an employer's contributions toward the cost of premium are not included in the employee's income.

It appears as though LTC Insurance is not governed by the ERISA regulations, which has enabled C-Corp's to avoid discrimination rules for employer-employee provided coverage. This means an employer can provide any number of key employees coverage without having to provide it for all of the employees.

Are you uninsured??

Do you know anyone who is uninsured? Healthcare is very expensive to self-fund and those out there with no insurance pay the most for their services. There is something wrong with that picture.

MSA has assisted uninsured clients save utilizing the "Non-Insurance" discount card market to help mentor and advocate on behalf of the uninsured for as low as \$25 per month for an individual or \$35-\$50 a month for an entire

family. You can become a member of a Medical Discount Club and have NO pre-existing conditions and no longer pay full price for your medical, dental, vision or pharmaceutical purchases.

Contact our office or visit our website at www.MSAmentoring.com and join TODAY.

"If you know the rules, you can play the game." Insurance companies don't pay full price. Why should you?

Health Corner...

Home Remedies: Stomachache



Have you tried these home remedies for a common stomachache?

...A mother of six found that a slice of bread, or toast if preferred, spread with mustard would relieve the "tummy" ache within a few minutes.

...Here's a sweet treat...add two scoops of lime sherbert to half a glass of clear soda for relief.

...Try continually biting on a piece of ginger, swallowing the juice for a fast cure.

...Microbiology professor says eat yogurt, which contains bacteria the stomach is missing.

The proverbial "they" say each works. Give one a try next time you have the need.

Health Savings Account Contributions

IRS Requirements for 2008		
	Single Plan	Family Plan
Minimum Deductible	\$1,100	\$2,200
Maximum Out-of-Pocket	\$5,600	\$11,200
Contribution Limit	\$2,900	\$5,800
Catch-Up Contribution (55 or older)*	\$900	\$900

* If a spouse is also 55 or older, a second HSA must be established and a second contribution of \$900 could be made to that account.

IRS Requirements for 2009		
	Single Plan	Family Plan
Minimum Deductible	\$1,150	\$2,300
Maximum Out-of-Pocket	\$5,800	\$11,600
Contribution Limit	\$3,000	\$5,950
Catch-Up Contribution (55 or older)*	\$1,000	\$1,000

* If a spouse is also 55 or older, a second HSA must be established and a second contribution of \$1,000 could be made to that account.

DEADLINES FOR CONTRIBUTING

Remember, you can make 2008 contributions all the way up to April 15, 2009. As for 2009 contributions, you can start as early as January 2nd, 2009 with a deadline on the back end of April 15, 2010.

Cover Florida Health Plan

Governor Charlie Crist announced early this year that six health insurance providers are ready to begin enrolling consumers in the *Cover Florida* Health Care Access Program. Interested individuals are encouraged to discuss their health care options directly with each available insurer. The

www.CoverFloridaHealthCare.com website has been updated to include contact information for the insurance providers.

MSA works with one of these providers, United Health Care.

There are two plans:

- 1) Preventive Care called the Standard
- 2) Catastrophic called the Standard Plus

Both plans offer a generic co-pay drug card with a \$10 co-pay and both offer 100% coverage for preventive care.

The PLUS plan includes everything the standard plan has PLUS Hospitalization, Out-Patient Emergency services, Urgent Care and Ambulatory services.

All members will automatically be a participant in the UHC Options PPO Network and qualify for full network discounts for both covered and un-covered benefits including dental, vision and prescriptions.

Members can go to the www.myuhc.com to do a provider search using the UHC Options PPO Network to find participating providers accepting the plan.

To qualify for a member for the program they must be UN-INSURED FOR 6 MONTHS. The only exceptions to this rule are:

- If a member has lost their job and the previous job offered an Employer-Sponsored plan
- If a member has just canceled or exhausted COBRA
- If a member has exhausted the age limit on a group or individual policy
- Death or divorce of a spouse

There is a one year pre-ex clause on all pre-existing conditions.

The first available effective date is March 1, 2009. All paper must be received by the company by the 15th of the month for an effective date of the 1st of the following month.

If you need or know someone who qualifies for this coverage, please contact the MSA office at 941-753-0031.



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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.



Visit us on the Web!



www.msamentoring.com

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