



CLIENT NEWSLETTER

LETTER FROM THE PRESIDENT



Dear Clients,

I hope this newsletter finds each of you and your families well. As you all know, MSA strongly believes in **INDEPENDENCY**. I'd like to be the first to wish you each a Happy "**INDEPENDENCE**" Month. July 4th is right around the corner and half of this 2009 year will then be over. I can hardly believe it. Please notice our invitation to you on page two to join us at the MSA office for a celebration of our **INDEPENDENCE** on Tues., June 30, from 3pm until 6pm. We look forward to seeing you then and celebrating with you.

The definition of **Independence** is according to Webster is "not ruled, controlled or supported by others."

As many of us have found in this 2009 year, our **INDEPENDENCE** has paid off in a huge way through MSA's "NO RISK" Retirement Strategy.

Congratulations to each of you, who are on it, took the time to understand it and are well on your way to Financial **Independence** in a debt-free retirement lifestyle along with a lifetime income stream that you cannot outlive. Each of you has just catapulted yourself years ahead of your friends and families who are **NOT** on a "NO RISK" strategy. Sadly, they lost almost 50% of their retirement dollars. For those who don't have a pension somewhere pending, they may never recover. Almost a decade ago,

they were told to stay in the game and the dollars would come back.

They did and just one short year after their recovery they have once again lost 50% of their portfolio. This really means that they are right back where they were almost a decade ago with **NO GROWTH** in their portfolios. Fortunately, each of you on our "NO RISK" strategy not only had good growth on the up rise, but you also got a return last year while others were losing 50% of their entire portfolio.

Some of your friends and family are sooooo desperate now they are seriously considering doing it again. Please call on them and tell them who we are!!! Have them visit our website at www.msamentoring.com and watch the "what we do" video. We will offer each of them a FREE financial consultation if they are interested. This 4th of July is a great time to discuss **FREEDOM** and **INDEPENDENCE**. We'd love to help. Don't keep us a secret.

This past quarter has been an awesome season here at MSA. I'd like to say **THANK YOU** to each of you who called our office with much praise and thankfulness. I and my staff appreciate you immensely.

Respectfully submitted,
Michele Powell, President

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Have a Happy and Safe 4th of July. Be blessed and bless someone around you!



"The Truth Shall Set You Free!"

MSA Team Members

MSA's Management Team



Carol Lipp
Office
Manager



Charma Kern
Executive
Assistant /
Customer
Service

MSA's Mentoring Team



Carlton Hadley



Patrick Silva



Sharek Joins MSA Team

Stan Sharek, who joined MSA in May as Client Service Coordinator, was raised on the Space Coast of Florida and graduated from the University of Central Florida, with a Bachelor of Science in Business Administration, Management and Marketing. He is married to Cathy and they have two boys, Christopher and Thomas, who graduated from Providence

Community School and currently attend local colleges.

Over the past 25 years Stan has been a self-motivated, results-driven problem solver, with a proven record of customer service and sales for two major global corporations, successful at identifying profit potential and increasing market share. Stan has served as a 1st Timothy 3 Ordained Deacon of First Baptist Church of Bradenton, served 2 years as Vice President for Manatee East Little League, President of Mossy Oaks Sod Farm, Board of Directors of Providence Community School, Financial Council at his local church, and coached High School baseball for the past 6 years.

But, the most important quality is a Christ-Centered Family. "In 1987 when I accepted Christ as my personal Savior and Lord, I committed not only my life, but my marriage, all of my finances, and any children God may bless us with. Christ is the center of our family, and we are committed to whatever is honoring to Him in what He leads us to do. I desire to follow and serve Christ in all I do and do it unto His glory, under the leadership of the Holy Spirit. During the past 20 years God has blessed me and my family in too many ways to mention, but, my resume' indicates one of the blessings, 'a few good jobs to support my family' with more than the basic necessities of life. God revealed to me through the scripture that one of my ministries was to serve Him through my work in everything I do, and let my family reflect Him. "You are the light of the world. In the same way, let your light shine before men, that they may see your good deeds and praise your Father in heaven. Matt. 5: 14,16. And, that is what I am committed to."



YOU ARE INVITED TO JOIN US IN OUR CELEBRATION OF INDEPENDENCE!

MSA is a unique mentoring agency which strongly believes in *Independency*. Therefore, we take celebrating America's *Independence* and *Freedom* very seriously!

Accordingly, our Corporate Offices will be closed to the public June 29, 30 and July 1 for our staff's annual planning session and an extended weekend (July 2, 3, 4 & 5) to celebrate *Independence*.

You're Invited

To join us on Tuesday afternoon, June 30

We are inviting all of our clients and agents to our office for an **Open House**. Please mark your calendars to stop by our Corporate Office and celebrate with us from 3pm until 6pm.

We're located in the Sarabay Plaza at 6513 14th St W #139, Bradenton.



We hope to see you then!

Deciding When to Retire: When Timing Becomes Critical

Thinking about early retirement?

Retiring early means fewer earning years and less accumulated savings. Also, the earlier you retire, the more years you'll need your retirement savings to produce income. And your retirement could last quite a while. According to a National Vital Statistics Report, people today can expect to live more than 30 years longer than they did a century ago.

Current Life Expectancy Estimates

	Men	Women
At birth	75.2	80.4
At age 65	82.2	85

Source: National Vital Statistics Report, Vol. 56, No. 10

Are you expecting to receive pension payments? Early retirement may adversely affect them. The greatest accrual of benefits generally occurs during your final

Retirement: a state of mind
Don't underestimate the psychological issues involved in deciding when to retire. Many people welcome the opportunity to reinvent themselves. Others postpone retirement or return to some form of work so they can continue to feel connected and productive. You'll also need to shift your mental focus from accumulating savings to investing for income and managing income streams from various sources.

years of employment, when your earning power is presumably highest. Early retirement could reduce your monthly benefits. It will affect your Social Security benefits too.

Retiring before 59 1/2 and planning to begin using your 401(k) or IRA savings right away? Generally you'll pay a 10% penalty plus

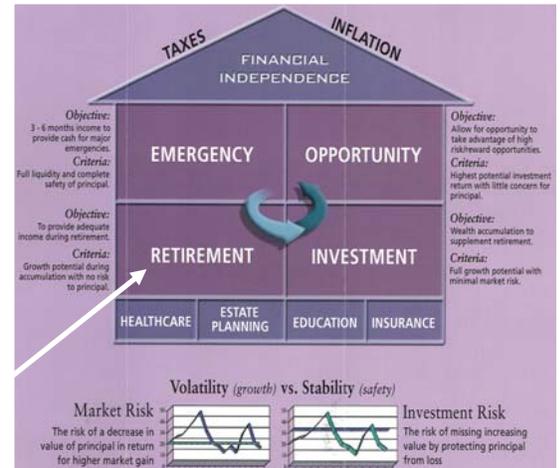
any regular income tax. Also, don't forget that you're not eligible for Medicare until you turn 65.

Delaying retirement

Postponing retirement lets you continue to add to your retirement savings. That's especially advantageous if you're saving in tax-deferred accounts, and if you're receiving employer contributions. For example, if you retire at age 65 instead of age 55, and manage to save an additional \$20,000 per year at an 8% rate of return during that time, you can add an extra \$312,909 to your retirement fund. (This is a hypothetical example and is not intended to reflect that actual performance of any specific investment.)

Check your assumptions

The sooner you start to plan the timing of your retirement, the more time you'll have to make adjustments that can help ensure those

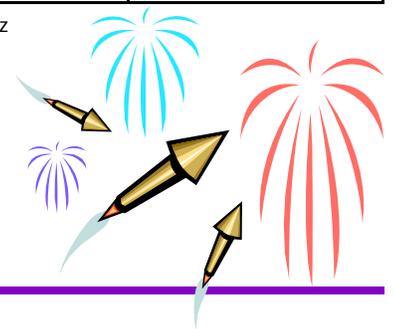


everything you hope for. If you've already made some tentative assumptions or choices, you may need to revisit them, especially if you're considering taking retirement in stages. And as you move into retirement, you'll want to monitor your retirement income plan to ensure that your initial assumption are still valid, that new laws and regulations haven't affect your situation, and that you savings and investments are performing as you need them to. **Your MSA professional is available to assist in your planning process. Call us at 941-753-0031.**

Key Decision Points		
	Age	Don't forget ...
Eligible to tap tax-deferred savings without early-withdrawal penalty	59 1/2*	Federal income taxes will be due on pre-tax contributions and earnings.
Eligible for early Social Security benefits	62	Taking benefits before full retirement age reduces each monthly payment
Eligible for Medicare	65	Contact Medicare 3 months before your 65th birthday
Full retirement age for Social Security	65 to 67, depending on when you were born	After full retirement age, earned income no longer affects Social Security benefits

Content provided by Allianz

Happy 4th of July!!





GOING ABROAD THIS SUMMER? BE PREPARED!

The busy summer travel season is upon us. More and more of us are traveling to foreign destinations, whether for vacations, business, study abroad programs, sports-related, or short mission trips organized by churches and religious organizations. All too often in our hectic planning for these trips, we tend to overlook a lot of critical “what if’s.”

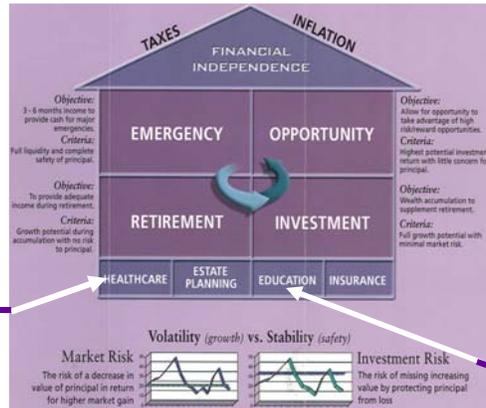


- **What if ...** I or a loved one become seriously sick or hurt while abroad? How will I pay for my medical care? Will my U.S. medical plan cover me?
- **What if ...** I or a loved one is facing a life threatening illness or injury and need immediate medical evacuation back to the US? How will I be able to pay for these unexpected (and very expensive!) costs?
- **What if ...** I or a loved one suddenly die while abroad? What about getting the remains back to the US? Will I have assistance from anyone without language issues, currency problems, emergency cash, etc?

The good news is: you don't have to worry about any of those

“what if’s” if you purchase **International Travel & Medical Insurance** available through MSA before you leave on your trip. Just log on to MSA’s website, www.MSAmentoring.com, click on the **International Travel & Medical Insurance** button and follow the prompts. This very user-friendly site is simple, convenient and quick and allows you to purchase, right online, the coverage you need and have your policy emailed to you immediately, all for an incredibly low rate.

Remember: most U.S.-based health insurance plans offer little or no coverage to address those critical ‘what if’ questions. For literally pennies on the dollar, you can obtain this important insurance policy and have the peace of mind of knowing the unexpected will be taken care of and you can go about the business of enjoying your trip and accomplishing your goals.



Testimonial: *I used MSA’s website to purchase the International Short Term Medical policy for my 23-year-old daughter who was traveling alone to Nicaragua in April this year. Not only was it a simple online process to purchase the policy, but it was a huge relief knowing that if there was a medical emergency that was one thing that I didn’t have to worry about while she was away. It was very inexpensive and I would do it again in a second. CK*

PLAN AHEAD FOR COLLEGE EXPENSES

Have you planned for college expenses? College expenses have raised exponentially over the past several years. Look at this survey from the 2006 - 2007 academic year. Notice the inflation on the far right was rising then and continues.

Florida Pre-Paid College plans may be a way to help with college plans in your family’s future.

WHY would you pre-pay college tuition?

- Ability to control college inflation by locking in college costs

- Federal and state tax-deferred growth
- Earnings are free from federal income tax if withdrawals are used for the beneficiary’s qualified education expenses
- Favorable federal gift and estate tax treatment
- Possible added state tax advantages
- Available to all income levels
- High lifetime contribution limits

Visit www.FloridaPrepaidCollege.com for more information.



U.S. Undergraduate College Costs for 2006-07 School Year				
Source: College Board's 2006 Reports on College Pricing and Financial Aid, www.collegeboard.com				
Type	Tuition and fees	Room & Board	Total	Change from 2005-06
Public 4-Year (in-state tuition)	\$5,836	\$6,960	\$12,796	6.3%
Private 4-Year	\$22,218	\$8,149	\$30,367	5.9%

Legislative Corner

Change . . .

Tax Brackets

Change is coming in what we pay in taxes...

In the year 2000, a sample tax table would have read like this:

Married, filing jointly	Tax Bracket
Combined salary under \$43,850	15%
Combined salary over \$43,851	25%

In the tax year 2008, the high income for the 15% tax bracket was at \$65,100, up from \$63,700 in 2007.

What tax bracket will you be in at the end of these next four years? BEWARE, the current proposals imply the “change” will lower the income qualification and quietly INCREASE middle America’s tax table by 10% increasing many of you to 25%. KNOW your tax bracket and watch “change” in action..??....

Socialized Healthcare

Socialized medicine proposed for the ‘masses’ will change the face of healthcare. From NAHU’s website comes an ABC World News headline which quotes “... cut \$313 billion from Medicare, Medicaid.” This cut was suggested to help finance the \$1.6 trillion now needed to pay for healthcare reform aka



www.NAHU.org

known as “change” according to the June 17 ABC News article.

How will it be paid for? \$300,000,000 (that’s billion!) is to be ‘robbed’ from those already receiving benefits to pay for all the newly covered. Talk about raping our two current taxed systems!

What type of “change” are we seeing?

Low income and middle income America being raped financially unbeknownst to most. I don’t recall seeing that in any campaign? Maybe we should all make sure we know what “change means and get involved to avoid it. If we don’t it may be to late!!!

To send an email to the president, use the website: www.whitehouse.gov/contact (Snail Mail gets more attention, however.)



The White House

1600 Pennsylvania Avenue NW
Washington, DC 20500
Comments: 202-456-1111
Switchboard: 202-456-1414
FAX: 202-456-2461

Visit these websites often. Watch for more on these two important **Changes**. Make your voice heard. Contact your congressmen.

Rule 72

The Magic of Compounding

- The Rule of 72**

- 72 divided by the interest rate reveals the length of time it will take for your money to double

- A \$10,000 investment would follow this chart:



%	End of Year Values							
	<u>3</u>	<u>6</u>	<u>9</u>	<u>12</u>	<u>15</u>	<u>18</u>	<u>21</u>	<u>24</u>
3%								\$20K
6%				\$20K				\$40K
12%		\$20K		\$40K		\$80K		\$160K
24%	\$20K	\$40K	\$80K	\$160K	\$320K	\$640K	\$1.28 Mil	\$2.56 Mil



Happy 4th of July!
Please pray for those
Serving and Protecting you and our FREEDOM!



www.msamentoring.com
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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 free enterprise starting with the 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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