

2017 CLIENT NEWSLETTER



Newsletter found at
MSAMentoring.com

LETTER FROM THE PRESIDENT



**MICHELE POWELL,
OWNER/PRESIDENT**

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MERRY CHRISTMAS &
HAPPY NEW YEAR!**



Dear Clients and Friends,

I wish you all a very Merry Christmas and a Happy New Year 2018. May you and your family be blessed and may this upcoming year serve to be a year of new beginnings for us all!

Thank you so much for your continued business and loyalty! Your referrals are and have been appreciated.

As 2017 comes to a close I'm relieved that it's almost over because it seemed to be the year of revealing half truths. It's as if America has been living under so many half truths that even our new president had to confess, it took him almost three months just to learn what was really going on.

This year's legislative report (see page 3-5) is focused on education. I pray it may shed some light on some of those half truths. Over the generations, it seems we have lost the importance of **TRUTH**, and also of how government functions. If we've learned anything these past many years, it is that we should **KNOW** in the future. Especially "before we sign it"!

I have always been a strong advocate of "the **TRUTH** will set us free" (John 8:32) and am so very grateful for God's **TRUTH**, His word!

In the Health Insurance Market, as of the writing of this newsletter open enrollment just closed for both Medicare, over age 65 clients, as well as ACA, under age 65 clients in America. Both were a little chaotic this year and both confirmed that we Americans should get to **KNOW** what insurance really is so we can understand why it's such a mess. Insurance is all about risk and numbers regardless of what kind we have. Can you imagine going out and wrecking your \$50,000 car, driving to the nearest auto insurance company and asking them to take \$150 to buy you a new one? Yet we are doing that exact thing each year with our health insurance policies. On the under age 65 market we've seen most of the healthy people leave the marketplace and go to more affordable options while the sick people are trapped and stuck on these ridiculous plans and premiums. But because the only people on the ACA are those with large subsidies or who are sick, the rates are just going to keep going up and Up and UP! The numbers never lie. This year I actually had a client who was paying just over \$800 a month whose renewal came in at over \$1500 a month for just 1 person. That is simply crazy! What's the solution? Well we've heard repeal it and start over, which would work for me. But will that actually happen fast enough for the sick people to avoid bankruptcy? Do we as Americans really **KNOW** what's going on?

In the Old Testament Hosea Said: "God's children will perish for their lack of **KNOW**ledge." So let's learn from what we just experienced and move forward.

Let me ask you this? Do you **KNOW** how a bill becomes a law? Do you **KNOW** what an Executive Order is and what it does? Do you **KNOW** that each state in the union of America has a state constitution that trumps the Federal Constitution? Do you **KNOW** why you should vote on your candidate versus the party line? I'm sure after you answer these questions you're asking yourself if **KNOW**ing is becoming more and more important than ever before...I'd submit to you, it is!

I'd like to close my letter to you this year with the single word and challenge; **KNOW**....

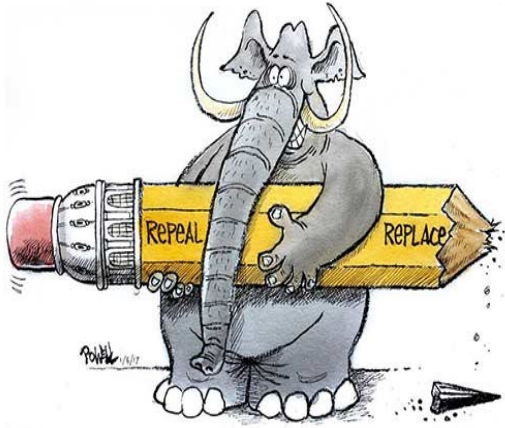
May our Lord Jesus Christ bless you and your family as we celebrate His coming this Christmas. And may you and your family enjoy 2018 coming to **KNOW** the truth and letting it set you free! Have fun with it and enjoy teaching, (discipling), each other and the next generation to come!

Respectfully and in Christ's Service,

Michele Powell



Alternatives Solutions



Praise God we are beginning to see some bi-partisan traction in Washington. The necessary REPEALS are almost done and the only thing pending is to DEFUNK this entire mess.

We've all learned that Obama Care, which was supposed to be the "Affordable Care Act" i.e. ACA, has proven to obliterate our options and more than doubled or tripled our rates, depending on what you have.

Last year the big buzz was eliminating the "Professional Agent" by eliminating commissions. This year the buzz is: "Nothing's changed yet..." so again its all about the math.

The "A" in MSA has always stood for "Alternatives" and Michele spent hundreds of hours last year looking for them. As always she believes "[The Truth Will Set Us Free](#)" even if we don't like it!

Option 1



ON Exchange = Tax Subsidized
ACA Plans
OFF Exchange = No Tax
Subsidy
(Both with atrocious rate increases)



Option 2



NON-ACA Major Medical
+
A Potential Tax Penalty?
(2016's Tax Penalty was \$695 per person or
2.5% of your income over the threshold
and has not been revised)



Option 3

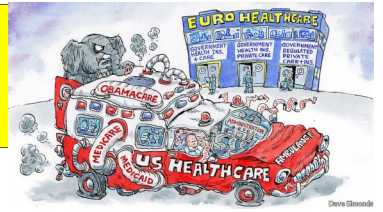


A QUALIFIED
Non-Insurance HSM
(A true HSM, was established before 1999
and avoids the Tax Penalty)



The Truth Will Set You Free

Legislative Corner



After reading hours of simple clips of legislative reports I held the piles of reports this past 2017, and then after praying for hours I finally began to simply LAUGH vs. cry. So I decided to run with humor and education as the theme of my legislative corner this year. I don't think anyone can even imagine what a mess we are really in so in my opinion, humor is the only way to get through it.

At Thanksgiving this year I was talking to a supervisor from a very large company who has family living in a socialized healthcare country. He said he was in favor of a socialized system in America. I asked him if he was aware that those countries pay approximately 40 to 60 cents on the dollar of earned income in taxes and then they wait in line to get the care they feel they deserve. To my surprise he said yes. So I then asked him if he was aware that most of those countries have to have stage 4 cancer to get onto a surgeons schedule as medically necessary, where in America we can get cancer removed at will and when it is in the very beginning stages. As we discussed it further he mentioned that they could get care they just had to use their own cash or have a private "health insurance policy" if they didn't want to follow the socialized systems rules. Of course, that is in addition to the 40 to 60 cents on the dollar in taxes for the socialized system. Seriously? We wrapped up our conversation discussing whether he felt the American people would ever agree to that? It was amazing..... So what is the answer? It's a simple yes or no answer. The reality is he works in America for a reason vs. the socialized country and we make MORE MONEY here because we DON'T pay 40 to 60 cents on the dollar of every earned dollar of income, in this country, in TAXES!



We can't have it both ways! When is the last time you looked at your paycheck? Have you noticed that 7.65% of your income pays out in FICA? 6.2% of that is for SSI and 1.45% is for Medicare and your employer has to match the 6.2% for SSI. How's that working out for us?

The half **TRUTH** is that our Seniors, over 65 Americans, have FREE healthcare. Did you **KNOW** that our Seniors only get Medicare Part A FREE and then after that they have to buy Part B to even be considered eligible to purchase a supplement? Then they have to purchase Part D, for their pharmaceutical coverage, and then a supplement too! That means that our average American Senior is paying approximately \$4,000 a year for their Part B and private insurance policies. That is per person, and then those who are on a lot of medicine are also exposed to a donut hole for out of pocket RX expenses. FREE HEALTHCARE? Really?

Imagine trying to do that on a fixed budget. So they are forced to move onto "advantage" plans that restrict their provider lists and manage their care. It's a mess and we've been enduring and reforming this mess since the 60's.



America has to determine if we want to pay for it in TAXES or in the "private market"... It can only be one or the other. Government or American FREE ENTERPRISE systems. Its one or the other friends. America has to come TOGETHER and agree on the **TRUTH** and then we can unify and decide.

Last year I was exposing what is happening in the Government Department of Labor, in the newsletter because we the people don't vote on that. Here is what has been going on over there in this past year....



The DOL extended the "transitional" rule for the smaller companies, so we can keep our current plans in small group until July of 2019. Praise God! Yet what happens then? Good question.

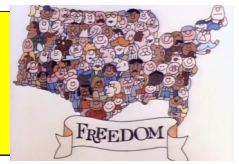
Because of this healthcare mess the IRS has the right to begin to enforce the ACA employer mandate this year 2017, and according to the New York Times on November 16, 2017 the IRS will send thousands of letters to "small or midsize" companies indicating that "they owe the government money because they failed to offer their workers qualifying health insurance". Those letters will penalize the employers all the way back to 2015.

In addition the Co-Ops for the most part FAILED! Out of the first 23 offered only 4 remain today. Maine, New Mexico, Wisconsin, and Montana which expanded into Idaho for 2018.

The IRS got "caught red-handed" intentionally targeting individuals and organizations that were educating the American people of the Obama care pitfalls. Really? I wonder if I'm on that list?

Continued...

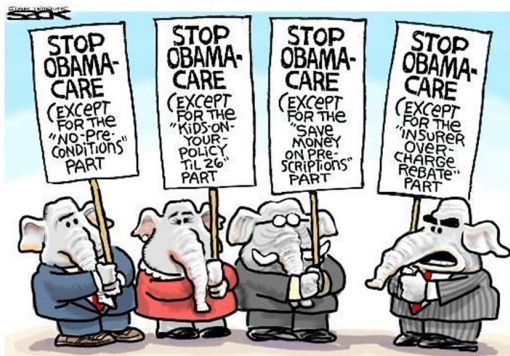
Legislative Corner cont.



Then I read that “The New York Times said that on October 31, 2017 10 million Americans had coverage on the ACA” The following month: “Bloomberg news said on November 26, 2017 ending the healthcare mandate would result in 13 million consumers losing health care coverage.” Well if ONLY 10 million have it how can 13 million lose it? I’ve seen statistics in the press that imply that we have 23 million Americans on the Obama care plans. NOTTTTTT. What is the **TRUTH** my friends?

Our current administration wants to repeal the individual mandate, which I agree with. I just met with a family last Saturday and they just wanted me to help them understand why they have to pay a penalty to make a decision to stay un-insured. When they looked at the price to join even an alternative they said well I guess we are stuck paying the penalty, its cheaper. So did we actually help those who had NO INSURANCE get INSURANCE. No we did not... They found out it was less expensive to say uninsured and pay the penalty. Americans can still count and they still do math $1 + 1 = 2$ just like they learned it kindergarten. Why can't Washington?

We’ve not accomplished ANYTHING other than waking up the American people to pay attention and become EDUCATED! Praise God for that!



So we're agreed—REPEAL AND REPLACE OBAMA CARE! (EXCEPT FOR THE “REPLACE” PART)...

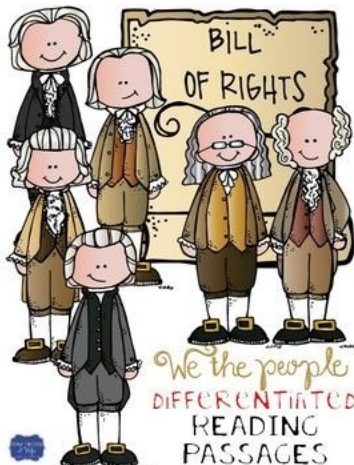
To close out the year we’ve seen some amazing press on the pending Insurance Company mergers. Last year legislation stopped carriers from merging together to stay in the game yet this year we’ve seen that CVS pharmacy is purchasing AETNA for \$66 billion. So we lost yet ANOTHER CARRIER from the Marketplace. Then we just saw that United Healthcare is planning to buy DaVita Medical for \$4.9 billion which is a “network of primary care specialist clinic’s”... Don’t these seem like conflicts too?

So where are we actually headed? Only the good Lord Himself can really **KNOW**! I pray it is to “repentance”, prayer and a unified solution for Americans.

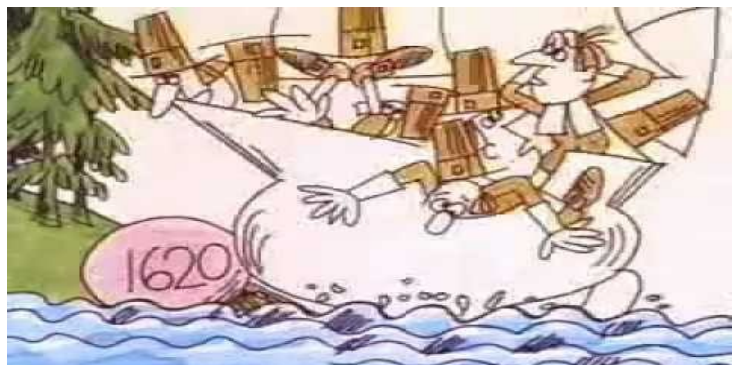
We do **KNOW** it is going to take some time to fix what’s broken and even more time to start all over.

The good news is 2018 should be a huge year of new beginnings for America!

Now for the fun part of this newsletter.
Do you remember learning this in school?

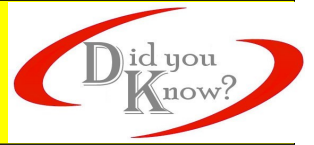


“Following ratification by the state of Virginia, the first 10 amendments to the U.S. Constitution, known collectively as the Bill of Rights, become the law of the land. In **September 1789**, the first Congress of the United States approved 12 amendments to the U.S. Constitution and sent them to the states...”

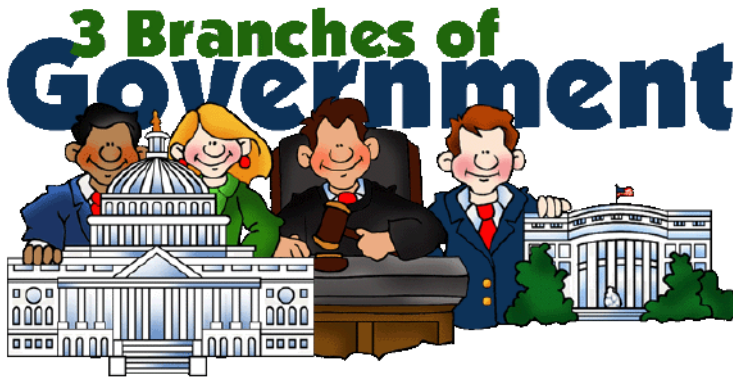


“Mayflower arrived in New England on November 11, **1620** after a voyage of 66 days. Although the Pilgrims had originally intended to settle near the Hudson River in New York, dangerous shoals and poor winds forced the ship to seek shelter at Cape Cod.”

Legislative Corner cont.

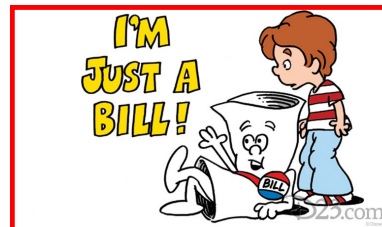


So what do we KNOW? And what don't we KNOW? Let's have some fun this next year, 2018, and get back to our roots, of being an educated country full of FREE ENTERPRISE opportunities. Then let's make sure we KNOW what we don't, and that we are making disciples of these next generations.

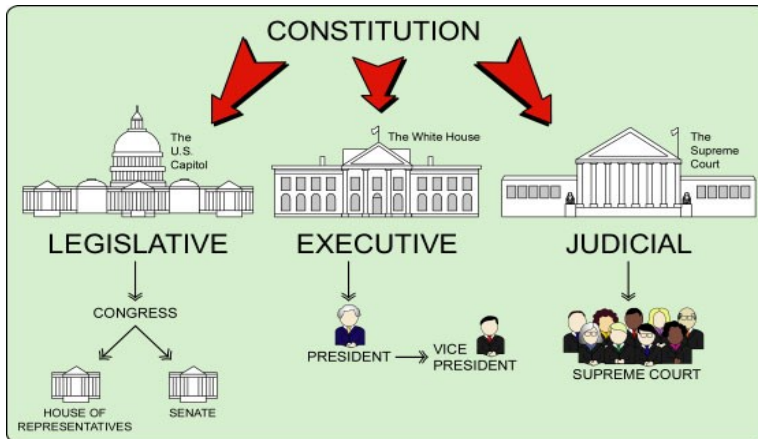


Executive Orders are [presidential directives](#) issued by [United States Presidents](#) and are generally directed towards officers and agencies of the [U.S. federal government](#). Executive orders have the force of law, based on the authority derived from statute or the Constitution itself. The ability to make such orders is also based on express or implied [Acts of Congress](#) that delegate to the President some degree of discretionary power ([delegated legislation](#)).

Like both legislative statutes and regulations promulgated by government agencies, executive orders are subject to [judicial review](#) and may be overturned if the orders lack support by statute or the Constitution. Major policy initiatives require approval by the legislative branch, but executive orders have significant influence over the internal affairs of government, deciding how and to what degree legislation will be enforced, dealing with emergencies, waging wars, and in general fine-tuning policy choices in the implementation of broad statutes.



Do you remember school house rock? If you have time search it on YouTube with your family. From 1973 to 1985 this is what ABC premiered on Saturday mornings. I have a few of them posted on my website.



LEGISLATIVE



- ★ Makes laws
- ★ Approves presidential appointments
- ★ Two senators from each state
- ★ The number of congressmen is based on population

EXECUTIVE



- ★ Signs laws
- ★ Vetoes laws
- ★ Pardons people
- ★ Appoints federal judges
- ★ Elected every four years

JUDICIAL



- ★ Decides if laws are constitutional
- ★ Are appointed by the president
- ★ There are 9 justices
- ★ Can overturn rulings by other judges

Lastly, remember my challenge to us all this upcoming 2018 is to KNOW....May God bless us as we pray for America and those we voted into office. Have a blessed and wonderful 2018 and KNOW!!! *Michele Powell, President*

Meet Our Specialists'



Donna Blizman, our Medical Specialist says: "We just wrapped up the 2018 Annual Enrollment Period (AEP) for Seniors 65+ or anyone with a disability that has Medicare. The AEP is an (Annual Open Enrollment Period) CMS (Centers for Medicare Services) has set up for seniors to make changes to any Medicare Advantage product. This includes the Medicare Advantage Part C (an insurance carrier plan designed by CMS provided by independent insurance carriers) and Part D, your Rx prescription plan (a prescription drug plan designed by CMS offered through independent insurance carriers). From Oct 15th to Dec 7th is Annual Open Enrollment and when you should contact our Medicare Specialist to go over the changes that could take place the next year with your current plan and any newly designed plans. These plans change every year. They could charge a different premium, they could change the formulary drug listing, they could add a deductible, take away a favorite drug store or physician in the network or redesign, in any way, compared to the previous year. Each year clients will receive an ANNUAL NOTICE OF CHANGE(ANOC) around Sept. 30 explaining these changes to your particular plan. If you see anything in that notice that concerns you that is when you call our Medicare Specialist to get advice on the following year.

This Enrollment period does NOT apply to MEDICARE SUPPLEMENTS. These plans can be changed any time of year if you can qualify for the medical underwriting requirements. There is a list of questions you have to be able to answer NO to. It is a complicated system so please talk to our Medicare Specialist who is well versed in the Medicare world. There are many rules and qualifications to change plans. Be sure, if go to someone else, that your agent is certified in this specialized area."



Margie Barrie our Long Term Care (LTC) Specialist says: "Have you done your planning for long term care yet? If your answer is YES – congratulations! This protection is an essential part of retirement and financial strategies. Is your answer NO? Are you aware that long term care costs can seriously jeopardize your present and future lifestyle and financial goals?



Here are some important facts:

- What are the risks? - 70% of us over age 65 will need some long term care during our lifetime.
- Where is care being received? - Most of the care is being received at home and assisted living – not in the nursing homes. Think of this as nursing home avoidance insurance – these policies provide the dollars to enable you to stay out of the nursing home as long as possible.
- Can I wait? The answer is NO! Don't wait . . .
 - * If you have assets to protect. The policy cost is based on your age and health. The younger you are when you purchase this insurance, the less you pay over the life of the policy. And insurance companies are getting stricter about who they will accept based on health.
 - * If there is a history of Alzheimer's in your family, do it now. Your family history will impact the coverage being offered.
 - * What is my next step? - Contact us so I can introduce you to Margie Barrie, our long term care planning specialist.

Margie is a nationally recognized expert in long term care planning. She has written two books, writes a monthly column and is a national speaker and trainer. We are fortunate that Margie is headquartered in this area. I suggest you meet with her. She will undoubtedly open your eyes about this and recommend excellent solutions. There is no obligation on your part and no cost. Her goal will be to educate you about this protection and help you make an informed decision."

A LTC NOTE from Michele: Many of you know my husband Dave was diagnosed with Parkinson Disease back in February of 2016. I purchased a LTC policy on him back when he was 38 years old and I was updating our financial strategy. He'll be 49 in January 2018. Praise God we have that policy, remember the younger you are when you purchase your policy, the lower your rates will be.

Meet Our Specialists' Cont.



Brian Maser, Disability Specialist

Brian Maser our Disability Specialist says: "2017 has been a busy year for our office. Currently income protection insurance sales are up 181% over a very strong 2016 year. People are becoming more educated on the importance of disability insurance products.

Insurance products today constantly are changing and becoming more sophisticated. We live in a mobile society in terms of occupations, home sites, and job territories. Many people want the ability to maintain security and independence. Income protection insurance represents continued independence and disability insurance is the product to help people achieve and sustain this goal."

2018 H.S.A. CONTRIBUTION LIMITS

Status	Minimum Deductible	Maximum Out of Pocket	Contribution Limit	55-64* Contribution
Single	\$1,350	\$6,650	\$3,450	\$1,000
Family	\$2,700	\$13,300	\$6,900	\$2,000*

(* If both spouses are in age range.)

2004/2017 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	\$5,500	\$6,500
2014-2017	\$5,500	\$6,500

2017 TAX DEADLINE

You have until April 17, 2018 to contribute to your IRA, ROTH, or H.S.A. for the 2017 tax year.

2017 Long Term Care Premium Eligibility

Attained age in tax year	Limitation on premiums
Age 40 or less	\$410
Age 40-49	\$770
Age 50-59	\$1,530
Age 60-69	\$4,090
Age 70+	\$5,110

The "REAL BENEFITS" of Indexed Annuities with the Annual Reset Design

A history of American Equity's Index-5* (9/30/98 - 9/30/16)



Michele Powell
941-753-0031
www.msamentoring.com

These results are not an indication that Indexed Annuities will outperform the S&P 500. This simply demonstrates the powerful benefits of Indexed Annuities with the annual reset interest crediting design. All of American Equity's current products offer annual reset design.

*This graph is based on actual credited rates for the period shown on the Index-5 product which is no longer available for sale. The actual participation rates for this time period, applied to the Annual Monthly Average calculation as depicted, vary between 50% and 70%, and a Minimum Guaranteed Contract Value of 3% is assumed. The S&P 500 is an Annual Point to Point calculation depicting the actual change in the index year over year.

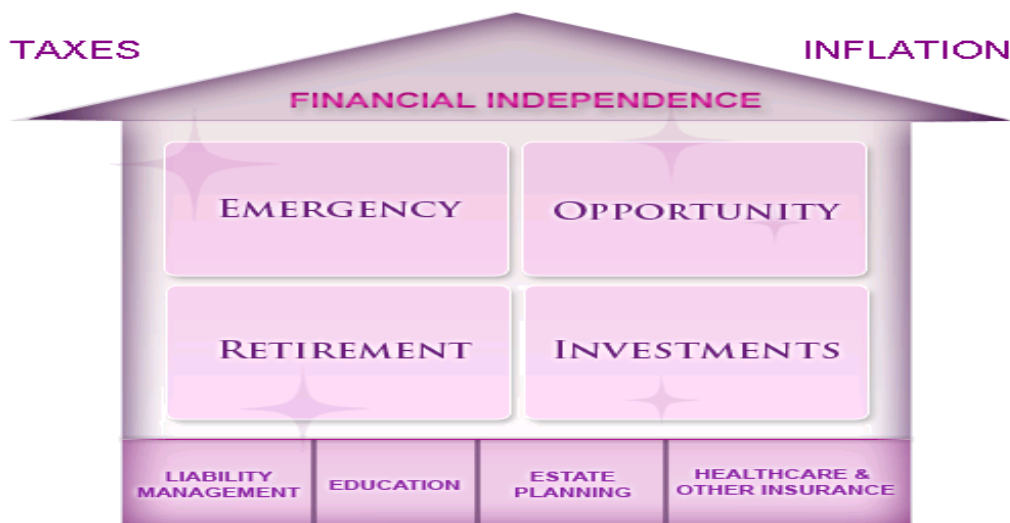
Past performance is not an indication of future results. Please call your American Equity Agent for new product information. Review product disclosure for specific information.

The "S&P" is a product of S&P Dow Jones Indices LLC ("SPDII"), and has been licensed for use by American Equity Investment Life Insurance Company. Standard & Poor's® and S&P are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); and these trademarks have been licensed for use by SPDII and sublicensed for certain purposes by American Equity Investment Life Insurance Company. American Equity Investment Life Insurance Company's fixed index annuities are not sponsored, endorsed, sold or promoted by SPDII, S&P, their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P. S&P 500 Index does not include dividends paid on the underlying stocks.



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-three 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."

Meet The Staff

Michele Powell , President and Agent



Mentoring independence is a passion for Michele. She has been a licensed insurance agent for over 24 years and started her career in the financial industry in May of 1989 with American Bank of Bradenton, now BMO Harris Bank. After five years in banking, she ventured into the insurance industry with State Farm in 1993. In 1996 she began her own health insurance agency and has specialized in that market along with the financial service market ever since.

In 2002 she founded MSA Marketing and merged both of her companies together. Today she continues to run MSA and believes strongly in mentoring and helping others in understanding the simplicity of the insurance and financial markets. Her number one goal is to assist her clients in reaching THEIR GOALS AND DREAMS.

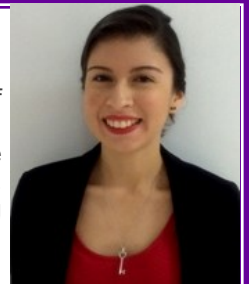
Michele has served as the Legislative Chair of the Gulf Coast Association of Health Underwriters and is also a member of the Florida and National Health Underwriter Associations. Over the last 20 years, she has spent time in Tallahassee and Washington to make sure that her clients have a voice. She is recognized by The National Ethics Bureau as an approved financial specialist and has also been recognized throughout her years in the insurance and financial industries as a top producer, recruiter, and team builder. Michele holds a CLTC (Certified Long Term Care) designation. She chaired and served on the board of the Sunshine Academy & Daycare for a total of 12 years and Fellowship Church of God for 7. She has served on both the state and local boards of the health underwriters. Also on the board of the Better Business Council with the Manatee Chamber of Commerce. She has been a member of the Church of God ministries for 28+ years. She is passionate about the TRUTH and the Love of Christ, serving Him and taking care of her husband Dave.

Michele has developed several unique copy written tools and strategies through MSA Marketing Inc. to present health, financial and retirement strategies for families, individuals, and small businesses. Together these strategies provide her clients with comprehensive solutions to their concerns about health, wealth and asset protection.

As an independent agent, Michele has the freedom to represent the entire industry, not just a specific proprietary company or product line. This also allows her the privilege of educating and informing her clients as opposed to only selling products. She believes it is imperative to have access to whatever is beneficial to each client's individual portfolio needs and seeks to protect her client's money while creating guaranteed retirement income streams that her clients cannot outlive. Over the past several years Michele has recruited an amazing corporate team of professionals to assist in servicing and supporting MSA's clients.

Marcy Rodriguez, Administrative Assistant

Marcy joined MSA in September of 2015. She graduated from SCF with an associates degree in the winter of 2015. Her passion is for music and to serve the Lord. She is bilingual and fluent in both English and Spanish. She plays guitar, is learning piano and sings alto. She quickly climbed the ladder of success receiving multiple promotions within her first 2 years at MSA. She now works directly with and for Michele, the president of MSA. She also received her insurance license in 2017. For fun she enjoys music, watching movies and spending time with the Lord. She holds her family, as well as her spiritual family close to her heart.



Gretchen Roth, Operations Specialist



Gretchen joined the MSA team in February of 2014, and brings extensive customer service and sales experience to the company. She has been serving in the restaurant industry for the past 13 years, and has cultivated a unique blend of skills in expediency, procedural streamlining, customer satisfaction, successful staff training, and effective supervision.

Previous to her years in the restaurant industry, she spent time in law firms in a paralegal capacity and brings a substantial background in relevant and significant corporate procedures to MSA with a trained eye for essential detail. Gretchen has her AA in paralegal studies.

She is a mother of three wonderful boys--Duncan, George, and Connor, and obviously spends quite a bit of time at soccer, basketball and football practices! In her free time, she enjoys quality moments with her family and friends, and loves music, reading, praying, going to the movies and relaxing at home with her loving husband, Sean.



Merry Christmas



(Left to right) Michele Powell , Jana Pierce, Donna Blizman, Gretchen Roth, Marcy Rodriguez

Happy New Year 2018!



Sweet little Jesus boy,
help us to remember who you really are.
"This is how God showed his love
for us:
God sent his one and only son into
the world to give us life."
1 John 4:9

