

SECOND SEMI-ANNUAL 2011 CLIENT NEWSLETTER



Newsletter found at
MSAMentoring.com

LETTER FROM THE PRESIDENT



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Dear Clients,

I would like to take this opportunity to wish you each a wonderful Thanksgiving with your family and friends, a very Merry CHRISTMAS & Happy New Year, too. I can hardly believe the end of the year is upon us again!

As the end of the year approaches, I would like to thank each and every one of you for your continued business and referrals. I am blessed to be in business these days as many of our colleagues are retiring and closing their offices this year due to drastic commission cuts & increased expenses being incurred as our industry has been dramatically affected by the legislations implemented these past few years in our country. I've written an article regarding the American consumer's value of their agent on [page 3](#).

For any of you born in the great year of 1946 referenced on [page 2](#), as of October 15th your Medicare Annual Enrollment began. Donna Blizman, our Medicare Specialist, has written a very informative article regarding all of the moving Medicare Parts A,B,C,D +. Please call me if you have any questions or need assistance.

As our year end approaches, tax season is also right around the corner. [Page 4](#) of this newsletter provides you with the "Limit Charts" needed for your year end preparations.

In addition, I took the liberty (in this newsletter) to provide you with an example of a real retirement client's 12 year history in a volatile market and why this client continues to "sleep at night" knowing the volatility of the market did not abolish his/her retirement goals. Our industry provides many different retirement and investment opportunities these days, but choosing the RIGHT retirement vehicle has become a tad bit more of the consumer's responsibility than usual. Please review the historical chart found on [page 5](#). If your current portfolio matches the **square** performance on the chart vs. the **circled** performance over these past 12 years, please contact my office immediately for a FREE retirement assessment.

Finally, if you have not cleaned out your "financial junk drawer" or assessed your beneficiary allocations in the past 5 years, [page 6](#) should remind you that "life happens" and beneficiary updates are not just necessary, but essential. If you need assistance with this process, please feel free to call the office and if MSA is not your agent, we do offer consulting opportunities.

I hope this year end newsletter finds you and your family "happy, healthy and wise" and as the old proverb goes, always remember that "wisdom comes from counsel" and there is a good 31 chapters in the Bible (the Book of Proverbs) that can provide wise counsel to you. Hosea 4:6 also reminds us that "God's children will perish for their lack of knowledge." Enjoy the newsletter and the upcoming Thanksgiving & Christmas celebration of your freedom through Christ's birth. We look forward to hearing from you soon.

Sincerely and respectfully submitted,
Michele

October 15th began.....

Medicare Annual Enrollment

To all of you with the ***magic birthday in the great year of 1946***... this is the big year; the time when many of you are retiring or thinking of retirement. The secret is to plan ahead. Many of you are confused, intimidated and wondering what in the heck is the difference between:

Medicare "parts" A, B, C and D? Why are Medicare supplements broken down into "plans" A, B, C, D thru the whole alphabet? Many folks don't even realize that we are talking about two different products here...

Medicare breaks down their programs into "parts". Medicare supplement companies break down their products into "plans". Each uses the alphabet letters to try to confuse us all. I know it seems like a conspiracy against all of us seniors, but it really is not hard to understand if you talk to an experienced independent agent from MSA Marketing to get the "straight" facts.

Medicare will be your insurance product which works like your current medical insurance and your Medicare supplement will pick up the costs Medicare does not pay, like your deductibles, coinsurances, etc. You will be covered much better than your health insurance for medically necessary claims and it will be affordable. See? Not so bad after all.

The annual enrollment period for "Medicare Advantage Products" began October 15. This only applies to Medicare Advantage Products, like PPO, HMO, PFFs and Prescription Part D programs (not supplements). ***If you want to make a change or sign up between Oct 15th and Dec 7th,*** this is the right time to make the move. Otherwise, you can sign up when you become eligible at 65 or when you come off of group insurance. The best bit of wisdom I can give you in this short article is "always sign up for Part A and B when you become eligible to sign up for Medicare." If you have not heard from Medicare by two months before your birth month of the year in which you turn 65, call Social Security at your local office and make an appointment to sign up. This will save you a lot of pain and confusion when you want to sign up for either a supplement or Medicare advantage plan because you have to have Medicare Part A and B to be eligible. These plans help you manage your medical care.

If you are currently under the age of 65 and on Medicare Disability, please call the office ASAP. You have a very small window of opportunity to make any changes!!! You either have 63 days after you have an effective date for Part B Medicare or 6 months after you come off of group insurance.

Call our office if you would like to discuss or just ask a question regarding Medicare, whether it be for you or a parent or friend. You will be hearing a lot of rumors about supplements in the upcoming 2011/2012 year. Come to us to get the facts.



Donna Blizman
MSA Medicare Specialist

Legislative Corner



How has the Federal PPACA affected you? (Patient Protection and Affordable Care Act)



Three years ago our government surveyed Americans and discovered that there were 47 million uninsured Americans. Their own survey proved that there were 9 million of those 47 million Americans uninsured because they couldn't get coverage. The remaining 38 million were uninsured because they chose to be. Unfortunately those facts created the foundation for what today we know as the PPACA healthcare legislation. The reality today is that we have more uninsured Americans in this country than we had 3 years ago and it's only going to get worse.

A new website was launched by our Federal Government for a plan that the 47 million Americans plus could get, regardless of pre-existing conditions as they had been uninsured for 6 months. That was intended for at least the original 9 million that could not get it and for the hopes that the other 38 million would enroll too. For the available plan and rates for the State of Florida visit www.healthcare.gov unfortunately.

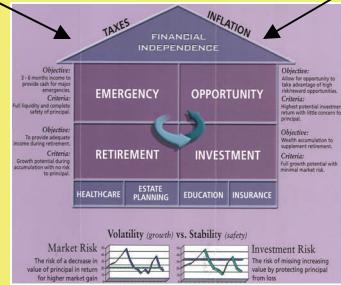
The reality check for our country is the majority of the American people are insured and prior to the PPACA's enactment were insured in the private market by policies that are less expensive than the rates being offered today due to the PPACA requirements. This past year I have taken many phone calls from clients whose current rates have skyrocketed. Why? The PPACA's new rules of guaranteed issue policies for children with no pre existing conditions, not to mention the enhanced administrative costs carriers are today incurring to implement the PPACA. Did we accomplish anything????? Of course we did. Costs are higher than they've ever been in the private market. The Government just raised the cost of our Medicare plans and any other Government provided healthcare benefits. Also, commissioned agents in the private market are slowly being cut completely out of the picture as our commissions have been chopped due to the MLR (Minimum Loss Ratio) change. Soon consumers in this country will be paying agent's consulting fees out of their pockets in lieu of agents being commissioned for their services by the carriers.

The bottom line is "WE THE PEOPLE" need to stand up for the TRUTH and demand our highly compensated government officials show us the facts! Can you imagine this complicated healthcare industry without a trained professional agent helping you make the right decisions? I doubt very much that agents will disappear completely because we are professionals and know what we are worth. Fortunately so do you, but consumers will begin to pay the price for good counsel out of their pockets, in addition to their never ending rise in premiums. So the concept of this new federal legislation not costing the consumers anything is a farce to say the least! Please study not only your candidate's position as this election season of 2012 approaches us, but also study the facts and don't forget to VOTE!

Respectfully Submitted,

Michele Powell





**Who would build a house without a roof?
Your financial house should also have
the protection of a roof!**



2011 TAX DEADLINE

You have until April 15, 2012 to contribute to your IRA, ROTH or H.S.A. for the 2011 Tax year.

2002/2011

IRA & ROTH CONTRIBUTION LIMITS

Year	AGE 49 & BELOW	AGE 50 & ABOVE
2002-2004	\$3,000	\$3,500
2005	\$4,000	\$4,500
2006-2007	\$4,000	\$5,000
2008	\$5,000	\$6,000
2009	\$5,000	\$6,000
2010	\$5,000	\$6,000
2011	\$5,000	\$6,000



2011/2012

H.S.A. CONTRIBUTION LIMITS

Year	Individual	Family
2011	\$3,050	\$6,150
2012	\$3,100	\$6,250

2011 Eligible Long Term Care premium

Attained age in tax year	Limitation on premiums
Age 40 or less	\$340
Age 41-50	\$640
Age 51-60	\$1,270
Age 61-70	\$3,390
Age 71 & older	\$4,240

Required Minimum Distributions (RMD)

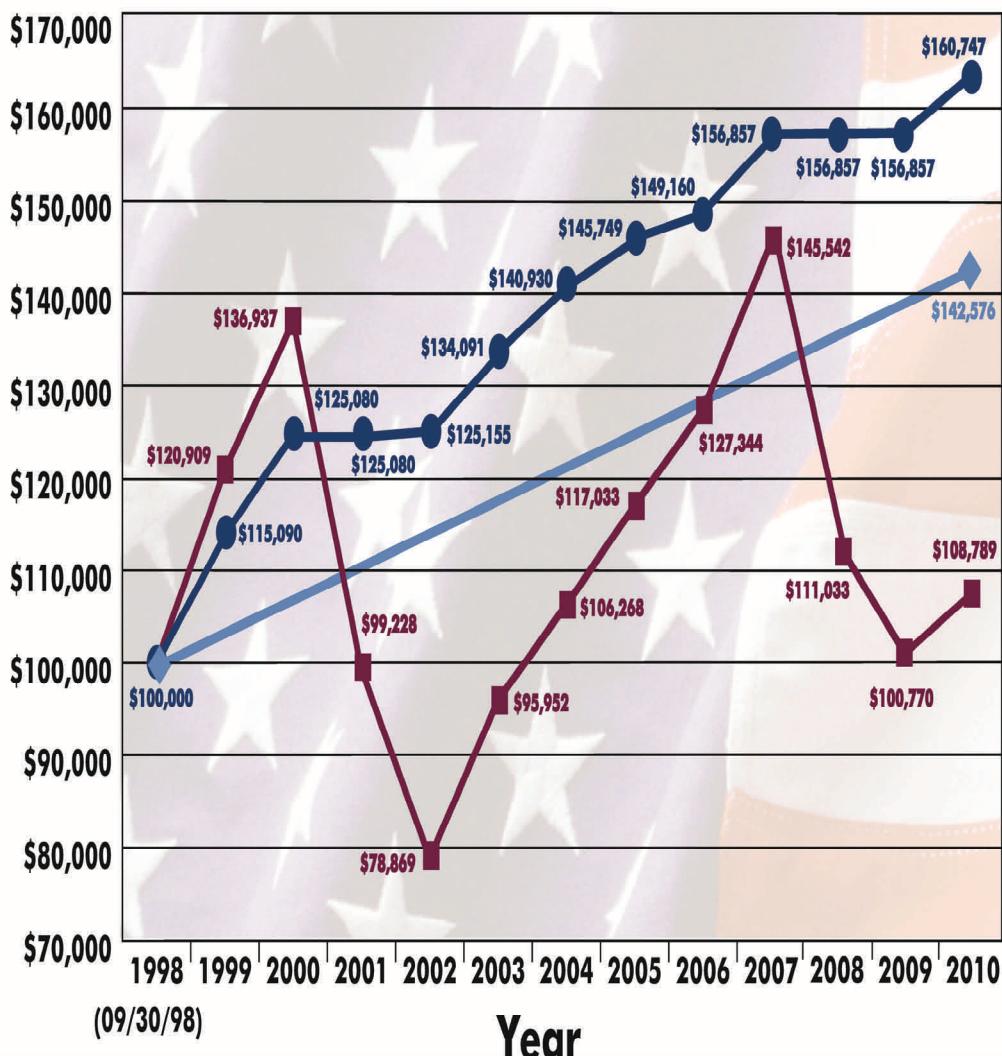
In most cases, the required minimum distribution that must be made from most retirement plans and IRA's account after age 70-1/2 is determined by dividing the account value at the end of the previous year by the divisor found for the account owner's age on the Uniform Distribution Table. An account owner with a beneficiary-spouse more than 10 years younger may see an IRS joint-life table to find the divisor, which in all cases is larger than the divisor shown here, resulting in smaller required distributions.

Do you have a retirement vehicle that has...

The "REAL BENEFITS"

of Indexed Annuities with the Annual Reset Design

A history of American Equity's Index-5* (9/30/98 - 9/30/10)



- Annual Monthly Average (Index-5)
- S&P 500®
- ◆ Minimum Guaranteed Contract Value

*This graph is based on actual credited rates for the period shown on the Index-5 product which is no longer available for sale.

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



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



Surrender Charges apply to surrenders or withdrawals taken in excess of the free withdrawal provision during the Surrender Charge Period. Participation Rates apply, may change annually on Contract Anniversary.

Neither American Equity Investment Life Insurance Company nor any of our agents give legal, tax or investment advice. Consult your own personal advisor regarding these matters.

Indexed Annuities are products of the insurance industry and are not guaranteed by any bank, or insured by the FDIC. S&P 500® index does not contain dividends.

Claims paying ability based on the financial strength of American Equity Investment Life Insurance Company.

"Standard & Poors", "S&P", "S&P 500", "Standard & Poor's 500", and "500" are trademarks of the McGraw-Hill Companies, Inc. and have been licensed for use by American Equity Investment Life Insurance Company. This product is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of purchasing this product.

11-AE-1412

West Des Moines, IA 50266

We're the One!
People Service Future

Insurance Products offered by American Equity Investment Life Insurance Company.

Have you done a recent review of your beneficiary designations?



There are many *Life Changing* events that happen that would require you to re-examine your beneficiary designations.

Call me today to set up a complimentary review of your insurance documents. I can help you make sure your heirs will get the inheritance you intended as well as talk to you about the possible probate advantages to fixed annuities offered by American Equity Investment Life Insurance Company.



**Michele Powell
941-753-0031**

www.msamentoring.com

I heard a story at a recent convention regarding a widow who called her late husband's Life Insurance Company to inform them of her husband's passing. They informed her that his ex-wife of 40 years was the beneficiary of his policy.

A few years back I observed a client whose son took care of her for 20 years until she died. She forgot to change her beneficiary from her husband to her kids after he died. Her husband's contingent beneficiary was his nephew. These stories go on and on.

Check your beneficiaries TODAY and call the office for assistance !!!!



MSA has relocated to the newly acquired “**Bradenton Executive Center**.”

“**Bradenton Executive Center**” is a wonderful solution to those business owners forced to move back into a home office to lower their expenses. With phantom offices and both a large and small conference room that can be rented by the hour or day, this is a wonderful & professional solution.

The center will be offering professional services and more on a fee-based schedule.

FOR MORE INFORMATION:

**Visit the website, www.BradentonExecutiveCenter.com
or call 941-752-2000**



The MSA team would like to wish you a
Happy Thanksgiving, and a
Very Merry Christmas & Happy New Year!

PLEASE NOTE: The office will be closed for the following holidays:

THANKSGIVING: November 24-25



**CHRISTMAS /NEW YEARS:
December 26th through January 2, 2012**





Get to know the MSA staff and how they can assist you with all of your needs.

View our monthly client newsletters & Legislative updates here. They are filled with a wealth of information!



Sorry; for agents and staff only

The screenshot shows the MSA website with a purple header and a central navigation bar. The header features the text "Mentoring in Strategies & Alternatives" and the MSA logo. The navigation bar includes links for "WHO WE ARE", "EXISTING CLIENTS & LEGISLATIVE UPDATES", "AGENTS / STAFF", "What we do", "CONTACT US", "FINANCIAL STRATEGIES", "HEALTHCARE STRATEGIES, DENTAL AND INSURANCE ALTERNATIVES", and "INTERNATIONAL TRAVEL MEDICAL INSURANCE".

Click here for access to "FREE" financial calculators & Resources. These include: Retirement Investment Education Health care and **SO MUCH MORE!**

Do you need Individual Short Term Health, Dental Insurance or Non-Insurance Solutions ? such as a Manatee County Discount Card?



Watch the "What We Do" video. It will help you to understand the "strategies" we use to mentor you with your financial portfolio.

MSA's Corporate Office Address, phone, fax and email. There is also a map to help you find us wherever you are coming from



Do you have travel Insurance for your next trip out of the country or are your kids going on a mission trip this summer?

It's inexpensive and super easy to get! Click here for an instant quote and online application. Takes only minutes to complete with a copy of your policy sent to your e-mail immediately.



To receive the MSA newsletter directly to your e-mail, send your e-mail address to Charma@msamarketing.com

Otherwise, just visit our website at www.msamentoring.com and follow the navigation located above.