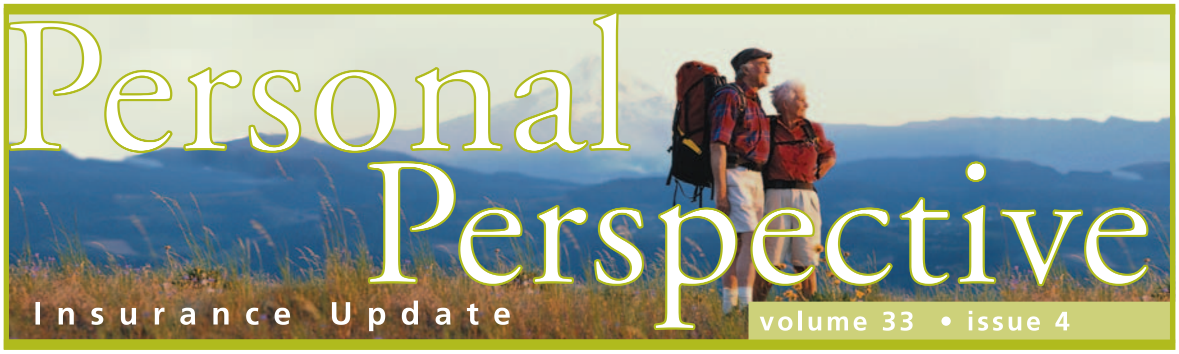

Insuring Your Electronic Gadgets

You leave the house, get in the car, and tune into a football game on your satellite radio. You then use the GPS navigation system to find the best way to the electronics store where you purchase the newest MP3 player to complement your impressive music library. Next, it's off to the market to pick up groceries—using a grocery list created on your PDA, of course. After returning home, you play a game with the kids on a state-of-the-art gaming system hooked into your plasma flat-screen wall-mounted TV—only to fall asleep on the couch in a state of technological bliss.

To some, such a day is just a dream. To others, it's a reality. After all, there are people who love gadgets and people who don't.

Gadget lovers realize that gadget arsenals don't come cheap. Insuring these items can be a hassle, especially if they're frequently replaced with a more advanced version. Although these devices might be kept in the car, in the office, or at home, all require special attention so that they're properly insured. Consumers must also know which types of policies cover these items and how. For example, a standard auto policy might cover damage to the standard radio, but not the satellite upgrade.

Call our service team today for more information on protecting the convenient (or just downright cool) things in your life.

Retirement Savings Options

When leaving a company, what should you do with your retirement savings? According to a recent report, you have four options: 1) cash out; 2) leave the money in the plan; 3) transfer the funds to an IRA; or 4) switch them to a new employer's plan.

Even though cashing out is an option, most financial planners advise against it. If you're under the age of 59½, you might face a 10% early-withdrawal penalty and will be subject to income taxes. You'll also fail to reap the rewards of your money compounding tax-deferred.

Some investors choose employer-sponsored plans because they feel comfortable with a prescreened choice of investment options. It's important to note, however, that the degree of oversight and vigilance varies by the attitude and size of the company. Also, transferring money to a new employer's plan usually makes sense only if the plan has investment options that are unavailable elsewhere.

It's wise to contact a professional when navigating these potentially choppy waters. Call us today for help.

Reduce Worries: Get the Right Insurance Today

Consider the following:

• An American will suffer a heart attack every 29 seconds.

• This year, 11,000 new spinal cord injuries will result from vehicular accidents, falls, and violence.

• Every 53 seconds, someone will suffer from a stroke.

Now consider how one of these events would affect your family. Scary, isn't it?

Regardless of preparation, catastrophes usually come as a surprise. That's why it makes sense to make sure that you have the right insurance coverage.

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Several types of policies can help protect you and your family from these and other catastrophic losses. For example, a short- or long-term disability policy can provide continuing income while you're unable to work. Supplemental products can also address specific causes of loss and help with expenses.

Meeting with one of our agents can be the first step to ease any potential financial burdens. We'll help clarify issues such as pre-existing conditions, which affect the way the policy will pay. We'll also help you understand where coverage gaps exist and what products are available to close them.

Insurance should assist in your recovery, not contribute to your headaches. Call us; we're here to help.

Money Management

If you're between the ages 35 and 44, it won't be long before you reach your economic climax, which generally occurs between the late 40s and retirement. And because you obviously don't want to be left behind, here are five tips for keeping your finances in line:

1. Control your spending. If you have a home and children, you'll have to cut spending in certain areas to meet your long-term financial dreams. This might mean splurging less at the mall, or limiting costly vacations. It varies with each family.

2. Don't touch those retirement funds. Fact: Roughly 40% of 401(k) investors in their 40s have plan loans that must be repaid with "after-tax" dollars. If you happen to change jobs, don't cash out. Rather, transfer the money to an IRA or your new 401(k).

3. Focus on retirement, then college. Quite simply, you won't be able to take out loans for retirement—even though your instinct will be to help your kids first.

4. Family first. If you have a dependent, you should have a will. Life insurance and disability insurance also are vital. And remember, if you have kids under 18, your will should appoint a guardian.

5. Stay out of debt. Although this is easier said than done, taking certain steps can help. For example, let's say that you have a mortgage. In this case, using a calculator at www.money.com/refinancing will help you determine if taking out a new loan would be more cost efficient.

For more risk management and insurance-related tips, give our service team a call today.

Rental-Car Confusion

Anyone who's ever rented a car is familiar with this inevitable, unavoidable step: "Sign here if you would like to waive/accept the additional insurance."

The contract states your responsibility while in possession of the rented car. So you sign and drive away, believing that there's coverage somewhere that will kick in if something happens. After all, who has the time to read the contract when you have a business meeting or a ball game to get to?

When reading (or not reading, as might be the case) the rental contract, consider the following:

• You might be assuming liability for the vehicle even if you weren't driving it (e.g., being the sole signer of the contract and a co-worker driving the car causes an accident).

• You might assume liability for damage to rental cars that you might not directly cause (e.g., theft, hail, etc).

These and other assumptions of liability commonly appear in the rental contract. The insurance offered by the rental company might, or might not, cover them. Either way, you still need to know if—and where—coverage is already available in your existing auto insurance.

If you're considering renting a car, the best time to decide to accept or waive is prior to facing the question at the rental counter. Our service team will help you understand what your current coverage provides, what potential gaps in rental-car coverage might exist and what you can do to close them. Call us today.

Gemstones, Diamonds, and Gold

Do you have a ring that's special to you? Does your spouse have a box overflowing with expensive frost? If the answer is "yes," you should consider jewelry protection.

Fortunately, attaining the proper protection is simple; you just need to understand what your homeowners policy will, and won't, cover.

Most standard homeowners policies provide only $1,000 worth of jewelry coverage (for theft, not disappearance). For example, if you lost your $6,500 engagement ring, a pair of $500 earrings and a $1,000 class ring, you would only be reimbursed $1,000, minus your deductible—not the total value of $8,000. So be sure that you're protected by asking about low-cost expanded coverage.

Tip: You might also consider a stand-alone policy that offers broader coverage than the typical homeowners policy.

Selecting Your Long-Term Care Policy

Long-term care insurance (LTC) serves as a safety net for your family's assets in the event that a serious illness or disability puts you out of commission for months or years. In other words, it's essential for your family's survival. But, you're probably thinking, how do you sift through all the complexities and find the right coverage?

In choosing an LTC policy, focus on four key factors:

1. Number, range, and type of services that your policy will cover.
2. Duration of the elimination period.
3. Daily cap—how much the policy will provide per day.
4. Requirements that must be met before payouts begin.

Because this is such an important product, it's worth the time to ponder what's best. For a helping hand in choosing the right long-term care, call us today.

For more information about your home, auto or personal liability insurance, fill out this form and submit it.

Thank you for your referrals.
If you're pleased with us, spread the word! We will be happy to give the same great service to all of your friends and business associates.