



# Insuringmyself.com LLC Agency Newsletter

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Summer 2016

## General Updates

- Be sure to visit our website's "Events" page for upcoming Seminar Information
- Expo Visitors—thank you for stopping by our booth at one of the local events.

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## Health Insurance...Who Ya Gonna Call?

As of this writing, we're in a state of limbo with continuing to offer assistance with individual or family health insurance. Most insurers have cut commission payments to zero, for new policies sold, so it's not a cost-effective business to pursue. However, we realize that people need help and have questions about this type of coverage so we're in a bit of bind with this. We have decided to charge a nominal fee for helping



with these enrollments but it's subject to change and may vary by the assisting agent.

Clients that have previously enrolled with us can expect our continuing support but may also face an enrollment processing fee for any plan changes. This is partly because we also pay a fee for using 3rd party expedited processing systems that drastically reduce the time required with Affordable Care Act enrollments.

**This has NO EFFECT  
on our Medicare clients!**

## Free Custom Life Insurance T-Shirts

Have you seen our new Grim Reaper Life Insurance T-Shirts? These high quality, tagless, Hanes t-shirts were designed with a humorous take on a grim subject matter.

**Get a free t-shirt with every life insurance consultation.** We offer a variety of term life, universal life, and whole life policies. This includes sub-segments such as Single Premium Whole Life and Final Expense Life Insurance.

**Call to setup an appointment.**

**If you have a life insurance policy with us, call for your free t-shirt!**



## Address or Phone Number Changes

Please e-mail updates to: [records@insuringmyself.com](mailto:records@insuringmyself.com)  
OR text/call YOUR AGENT!



**Can't commit to a savings program? Look into Whole Life Insurance to help you accomplish this. Ask for details.**

**New Medicare Enrollees now face a higher monthly premium for their Medicare Part B (\$121.80 per month).**

## Insurance Carrier Changes



Foresters, a fraternal benefit organization, has recently changed its name to Foresters Financial. We offer their Participating Whole Life, Single Premium Whole Life, Whole Life, Level Term Life, Accidental Death Term Life, and Universal Life products. They have unique community-oriented member benefits that go beyond what traditional life insurance companies offer. Please inquire for further details.

Stonebridge Life Insurance Company has re-branded entirely under the parent company's name—Transamerica.



Old policies remain unchanged but new policies have different underwriting guidelines and features. We offer their Immediate Solution, 10-Pay Solution, & Easy Solution products (whole life).

## Helping Clients Throughout the USA

Are you thinking of moving out of state and would like to retain us as your agent of record? In order to continue servicing you, we need to be licensed in your state of residence. Each of our agents is registered in different states. Please let us know if you'll be on the move!



## Medicare Parts A & B Cost & Coverage Changes

New enrollees into Medicare Part B are now paying an increased monthly premium cost of \$121.80, up from the previous \$104.90. All the major coverage categories have also passed on greater cost responsibility to all members. For example, the hospitalization deductible is now \$1,288 and the skilled nursing care

coinsurance has increased to \$161 per day for days 21-100. The Part B Annual Deductible has also increased to \$166 per year.

As always, Medicare Supplement Plans automatically adjust to cover the cost changes. Please inquire for an updated rate quote and qualification details.

Exercise Your Mind, Find the Insurance-Related Words!

20x20 grid of letters for word search.

Last Issue, Word Search Answer Key:

20x20 grid with words highlighted in the word search.

SEARCH FOR:

- List of insurance-related words: ANNUITY, HEALTH, COVERAGE, INDEMNITY, DENTAL, INDEXED, DISABILITY, LIFE, EMERGENCY, MEDIGAP, ENROLL, VISION.

Words may be listed up, down, across, backwards, and/or diagonally. Answer Guide will be posted online and in the next issue.

# Life-Preserving Solutions for Everyone

## Insuringmyself.com LLC

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- Accident & Hospital Indemnity Insurance
  - Annuities
- Critical Illness Insurance
- Dental and Vision Insurance
  - Disability Insurance
    - Group Insurance
    - Health Insurance
    - Life Insurance
- Long Term Care Insurance
- Medicare-Related Insurance
  - Retirement Planning



Hi, I'm Francisco Ramirez and this is the Summer 2016 Edition of our agency newsletter. Both David Pappas and I continue to appreciate having you as a client. For those reading this that aren't yet clients, what's keeping you? We offer access to the top carriers, the best prices, and we will help you evaluate your own situation to find a deal that works for you. Please share us with your friends and family members!

**PS We hope to add another agent or two in the near future...know anybody that would make a good agent?**

**WWW.INSURINGMYSELF.COM**

This is an insurance advertisement.  
Calling will connect you with a licensed insurance agent.

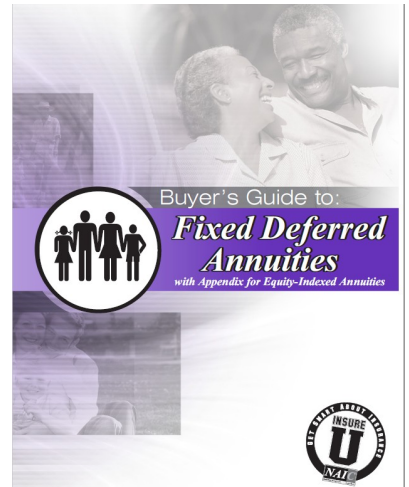
## Insuring Myself.com



Local Independent Agents

## Indexed Annuities and Market Volatility

Global markets took quite a ride with Great Britain voting to leave the European Union. Traders on the wrong side of the market, undoubtedly, pulled their hair out and bit their nails while they awaited for things to settle down. While Index Annuity owners can benefit from market upswings, a key component of these products is that they can protect your equity during market downswings. While a sustained down move will prevent you from accumulating gains, at least you won't lose what you've already earned.



Below are end-of-month closing values for the S&P 500® Index which is used as the rate-setting instrument in most indexed annuities.

The most recent month, **June 2016 = 2098.90**

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Month & Year	Index Value	Month & Year	Index Value	Month & Year	Index Value
June 2015	2063.11	October 2015	2079.36	February 2016	1932.23
July 2015	2103.84	November 2015	2080.41	March 2016	2059.74
August 2015	1972.18	December 2015	2043.94	April 2016	2065.30
September 2015	1920.03	January 2016	1940.24	May 2016	2096.96