

# TUESDAY FINANCIAL FOCUS



## Einstein's in Maitland

*Come join us from  
9:30 AM—10:30 AM Tuesday Mornings in May*

*ENJOY A **FREE BAGEL** WITH A SMEAR AND SOME “**DARN GOOD COFFEE**”*

*This is your opportunity to ask all those questions that you have concerning today's financial picture. There will be no selling ~ just information!*

**SEATING IS LIMITED**  
**Reservations Preferred by calling 407.628.1490**

## **DISCUSSION TOPICS**

### **May 5: Medical Insurance**

*WHAT ARE YOUR OPTIONS? WHAT ABOUT COVERAGE FOR PRE-EXISTING CONDITIONS? WHAT ARE THE RECENT COBRA AND FLORIDA CONTINUATION CHANGES? WHAT ARE THE BENEFITS OF HEALTH SAVINGS ACCOUNTS? WHO ARE THE BEST CARRIERS? WHAT'S THE DIFFERENCE BETWEEN GROUP AND INDIVIDUAL PLANS? HOW CAN I CONTROL ESCALATING COSTS? PLUS ANY OTHER QUESTIONS YOU HAVE!!!*

### **MAY 12: LIFE INSURANCE**

*WHAT ARE YOUR OPTIONS? WHAT TYPE OF PLAN IS BEST FOR YOU? CAN I GET TAX-DEDUCTIBLE LIFE INSURANCE? HOW ARE BENEFITS THRU MY EMPLOYER TAXED? ARE POLICIES AVAILABLE ON A GUARANTEED ISSUE BASIS? HOW DO LIMITED BENEFIT PLANS WORK? HOW CAN I DETERMINE HOW MUCH COVERAGE I NEED? WHAT IF I HAVE A SPECIAL NEEDS CHILD, OR FAMILY MEMBER—WHAT'S THE BEST WAY TO PROTECT THEM?*

### **May 26: Retirement Planning**

*WHAT ARE MY OPTIONS? WHICH IS BETTER—EMPLOYER BASED PLANS (E.G. 401(K), OR INDIVIDUAL IRAS, ETC?) WHAT'S THE DEAL WITH THE CURRENT ADVERTISEMENTS GUARANTEEING 7% RETURNS? WHAT'S THE BEST WAY TO FUND A RETIREMENT PLAN; E.G. MUTUAL FUNDS, ANNUITIES, OR BROKERAGE ACCOUNTS?*

*Presented By: John W. Massie, CLU, ChFC, RHU, FLMI*