

Financial Security Specialists



Helping you protect what is most important to you -
your family and your business

April 2008



What is the direction of your life?

When was the last time you sat down with your family and talked about the future? Not the gloomy talk about end-of-life decisions and long-term-care issues. I am speaking of talking about the future with all of its potential! The future that can bring amazing changes and exciting discoveries. Sometimes in the day-to-day business of life we can forget the whole point of life is to LIVE! I encourage you to take this month and make an extra effort to share your visions, to explain your values, to challenge the next generation toward success. You might even suggest reading the blog that goes out to my consulting clients - it's free and can be found at [Wake Up and Win!](#)

Helping you succeed and protect your success,

Gary



Special Needs

Whether you have a child who will have special needs through his/her lifetime or a parent who would be financially devastated if you were to die prematurely or a spouse who is not able to provide for the future - a Special Needs Trust might be an important part of the Financial Security your family needs.

Special Needs Trusts are designed to provide additional funds for an individuals without disqualifying them from

Government sponsored programs like Social Security and Medicaid. The funds in these trusts can be used for a wide range of "extras" from educational needs to travel, to televisions and computers. but these trusts require careful administration and design.

A leader in the education concerning SNT, the MET DESK program has developed a calculator to help you determine where the need might be in your situation. After you take a look at this tool, call me and let's set up a time to visit. This planning is not something you want to tackle alone. [SNT calculator](#)

In This Issue

Feature Headline
Will Your Business Survive
Remember When?
Earth Day 2008

Just Who is Gary?



Gary entered the business world at 16 and has a varied entrepreneurial background including, among others, author, landscaper, retail store operator, theatre director, CEO, facilities manager, personnel trainer, loss containment specialist, counselor, musician,



Will Your Business Survive You? 10 Critical questions about your future

You protect your business against lawsuits, fire and theft. You may even protect it against hurricanes, war and terrorism. But have you protected it against a future without you at the helm? Consider these questions and then [let me know](#) if you would like the whole list.

1. Have you selected a successor (does anyone else realize this?)
2. Do you have a formal (written) plan for this succession?
3. Does your contractual Buy/Sell agreement address
 - a. business valuation procedures?
 - b. divorce issues?
 - c. bankruptcy issues?(3 more)

4. Is your retirement dependent on the success of your business during your retirement?
5. Is your retirement plan guaranteed and insured?
(5 more questions) [request them here](#)



Do You Remember 1935?

Back when movies were actually about something? When you could understand the words in a song? And when a dollar was more than just pocket change?

That was the year "Mutiny on the Bounty" was voted Best movie and Al Dubin's "Lullaby of Broadway" tore up the charts. A gallon of milk was about 50 cents, a new car set you back nearly \$600 and the average wage was \$1518 - a year! Well, do you also remember getting to decide what you did with your money and when? If you are over 70 years old today you have the IRS deciding when you should spend your retirement money - whether you like it or not! It's called RMD required minimum distributions.

There are some techniques that could help you manage your IRA distributions more effectively. In fact, a 70 year could save over \$80,000 on a \$200,000 IRA! And the idea has been around for more than 40 years.

If you are curious whether this idea could work for you - we need to sit down and take a look at it and your personal situation. It does work for about 90% of people - and I wonder if you are part of that group? Shall we find out? Give me a call at 808-625-3782.



Earth Day

April 22nd marks another celebration of efforts to promote a more responsible use of the natural resources on earth and better protection of the world in which we live. There will be activities all over the islands and the State Dept. of Health is asking the public to take a hard look at what can be done, individually, to help conserve energy, reduce water consumption, promote recycling, increase composting and other ways of contributing to a more sustainable future. Take a look at their [Earth Day](#)

[Pledge](#) and see what you can do.



April is Cancer Control Month

Each day scientists are making new discoveries in the fight against cancer. And since April is Cancer Control Month, it is the perfect time for you to pay attention to your own cancer exposure and take steps to minimize your risk.

See if you have any of these [risk factors](#) and find out how to correct them.

Upcoming Events

Family Caregiving Training

Call for location of next 4 week series (Aiea or Pearl City)
808-625-3782

husband, father and friend.

For the past 14 years, Gary has helped a wide range of individuals and businesses insure their ability to **maintain healthy financial futures** and **provide legacies** for future generations. He is a **specialist in Long Term Care planning** and guaranteed financial products.

Gary is frequently **sought as a speaker** for community groups, Church organizations and non-profit organizations, helping them with topics as diverse as **legacy planning, advance family dispute resolution, personnel motivation, personal commitment development, liability planning, using humor to correct behavior, and a wide range of financial and insurance topics.**

Quick Links

[Financial Security](#)

[Insure Hawaii](#)

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Don't Keep Me A Secret!

Your referrals makes it possible for Financial Security Specialists to continue to reach out to the Community with our **Family Caregiver Training Series**. I want to personally thank you for the trust and confidence you have in our services and for the introduction to your friends and family. Please take the time to forward this newsletter to a friend and suggest they subscribe to it.

Thanks,

Gary

Remeber our focus: **Income Security, Retirement Security, Estate and Asset Security and Business Financial Security**

Financial Security Specialists

Gary A. Powell, LUTCF, CLTC, LTCA

808-625-3782 - **Sales and solicitation of insurance products by licensed agent Gary A. Powell licensed in AZ, HI, ID, OR and VA**

**Save
40%**

I normally charge \$250 for a review of your Long Term Care family plan. This first review takes a careful look at what plans you have in place to

- schedule who is going to provide long term care services
- determine where long term care services will be provided
- pay for long term care

If you have attended one of my Family Caregiver Training classes, I will discount this review by \$100. Just give me a call to schedule your review. 625-3782

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