



## Welcome to Pac Con LTD

### Happy Valentine's Day!

This year give something more than a card, candy and some flowers. Give a promise to make sure your loved one is financially protected. Whether that means looking at your life insurance or starting a really secure retirement plan or soemthing in-between - I can help. Give me a call at 625-3782

*Aloha*

*Gary*

*Dear Gary,*

### The Money Page

Every once in awhile the US Government actually spends money wisely and produces something that we can use to our advantage. This link will take you to a great web site with all sorts of articles, calculators, graphs etc. dealing with money. Investing, saving, understanding interest, budgets... check it out and pass it along to your family and friends.

[MYMoney](#)

Aloha!

[The Money Page](#)

[Prtoect Yourself!](#)

[Save on Health Insurance](#)

[HSA's](#)

[Protection and Restoration](#)

[Work For Yourself!](#)

[Investment Worries?](#)

[Don't Buy Too Much Insurance](#)



## Start A Business!

Owning your own business is a dream - you work hard and reap the benefits. You set your own working hours and take as many days off as

## Only For Those Who Care

Understanding how to protect yourself, your family and your business from the possibility of financial loss is something that needs the guidance of a professional. Just hoping you have it taken care of is not the best strategy for financial security. I have linked an article here from a Dental magazine - and you don't have to be a dentist to benefit from the tips on property ownership, business legal structures, various types on insurance and other valuable info. Spend a couple of minutes and check this out - I can almost guarantee you will find something that will help you.



[Asset Protection Tips](#)

## Paying High Medical Insurance Costs?

If I could show you a way to take control of your medical insurance program and still protect you from the catastrophic costs of care - would you be interested?

I'll invest 20 minutes of my time to tell you how I am saving \$600 a month in insurance premium costs for my family.

Call me today - 625-3782



## Health Savings Accounts Expand

Not many in Hawaii are able to take advantage of the



you like! Right? Well knowing what kind of business is a pretty important factor in keeping your dream from turning into a nightmare.

Consider these businesses - rated the top 10 riskiest businesses to get into.

[10 Riskiest Businesses to Try](#)

## How Much Can YOU Afford to Lose?



You might want to consider a plan to keep your money SAFE! If the worst your account could do was zero and any gains credited were locked in - would you want to know about this product?

Watch this short video and then call me right away.

[Retirement Savings Protection](#)

## Too Much Life Insurance?



Health Savings Accounts - but for those of us who do there are some changes to be aware of:

IRA rollovers

Maximum contribution levels increase [MORE](#)

## Don't Get Caught Out

We all know about ID Theft and the frightening impact it is having on our economy and our lives.

I present a free 1 hr. workshop to help educate your clients, board members, teacher's association, club, Church group - any group you belong to... Knowing key ways to protect ourselves will help reduce the chance of becoming a victim!



Call me today at **625-3782** to schedule a workshop.

**Most couples purchase life insurance on each other to provide the surviving partner with financial security.**

But if "too much" insurance death benefit is paid to the surviving spouse, some of it could be subject to estate taxes at the surviving spouse's death.

If a married couple dies simultaneously, their estate will include the life insurance death benefits received. As a result, estate taxes may take an enormous bite out of what their heirs will receive.

In both cases, trusts can be used to make the death benefit estate-tax free.

**Make sure you aren't "overloading" on spouse-owned life insurance. Talk to me about effective planning techniques.**

Call Gary at 625-3782

**Save  
50%**

## Insurance Audit

Find out if you have the right kind of insurance for your needs. Find out if you have the right amount of insurance for your needs. And, find out if you are paying a fair price for your insurance. Our comprehensive and unbiased report will help you make better financial decisions. **Individual \$100 Family \$250 Business \$500-1000**

**Offer Expires: March 31, 2007**

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