



Call Me Before You Go - Let's talk about TRIP SECURITY!

## Financial Security Specialists - newsletter

Helping You Secure Your Financial Future

0802

### Planning With Love



**TRUE LOVE MEANS PLANNING AHEAD** - An article from MarketWatch is subtitled "ten ways husbands can help their wives survive widowhood" and here are the 10 ways:

1. Delay retirement
2. Start a business together
3. Cover health-care costs.
4. Talk
5. Fund a spousal IRA
6. Delay taking Social Security
7. Consider buying a deferred annuity
8. Look at asset titles, beneficiary.
9. Social network
10. Call in an expert.

That's all 10 of them. **Let's hope the "expert" has enough sense to recommend what should be #1 on this list. Have adequate life insurance!**

Are You sure you have enough life insurance? [Call me for a fast review -808-625-3782](#)

February is the traditional month of love. Valentines pop up everywhere and romance is in the air! What greater way express your love than to show your concern for your loved one's financial security. Having enough life insurance speaks of your commitment and care.

Aloha  
Gary A. Powell LUTCF, CLTC, LTCA

### Valentine Facts and Figures



#### My One and Only

- 188 million Valentine's Day cards are exchanged annually, making Valentine's Day the second-most popular greeting-card-giving occasion.
- Over 50 percent of all Valentine's Day cards are purchased in the six days prior to the observance, making Valentine's Day a procrastinator's delight. (Source: Hallmark research)
- There are 119 single men (i.e., never married, widowed or divorced) who are in their 20s for every 100 single women of the same ages.
- There are 34 single men (i.e., never married, widowed or divorced) age 65 or older for every 100 single women of the same ages.
- 904: The number of dating service establishments nationwide as of 2002. These establishments, which include Internet dating services, employed nearly 4,300 people and pulled in \$489 million in revenues.

#### Take My Hand

- 2.2 million marriages take place in the United States annually. That breaks down to more than 6,000 a day.
- The estimated U.S. median ages at first marriage for women



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### Can YOU Afford To Retire?

A recent poll showed that one of the biggest fears facing retirees is outliving their income. And it is a justified fear.



The average retiree today has less than \$100,000 in retirement plans and is actually expecting to have to use the home they worked so hard to purchase as a way to provide additional income. When you consider that today, a person in reasonably good health, retiring at age 65 can expect to have at least 20 years in retirement - probably much more. I can help you analyze your situation and look at ways to include guaranteed lifetime income in your retirement picture. Call me at 625-3782 and let's talk about your retirement security.

and men are 25.3 and 27.1 respectively, in 2005.

- 57% and 60% of American women and men, respectively, are 15 or older and currently married (includes those who are separated).
- 72%: The percentage of men and women ages 30 to 34 in 2005 who had been married at some point in their lives - either currently or formerly.
- 4.9 million opposite-sex cohabitating couples maintained households in 2005. These couples comprised 4.3 percent of all households.

### "Sweet" heart

- 1,241: The number of locations producing chocolate and cocoa products in 2004. These establishments employed 43,322 people.
- The total value of shipments in 2004 for firms producing chocolate and cocoa products was \$13.9 billion. Non-chocolate confectionery product manufacturing, meanwhile, was a \$5.7 billion industry.
- The per capita consumption of candy by Americans in 2005 was 25.7 pounds!

### Why Life Insurance?



Dean Hoskins

It took Dean Hoskins considerable time and effort to convince her husband, Bryan, that he needed to purchase life insurance. Just a few years later, Bryan was diagnosed with an aggressive brain tumor. He died six months later at age 32. With the proceeds from Bryan's insurance policy, Dean was able to invest in her own business as well as schedule her work hours around her

young twin daughters' needs.

[View Her Story Here](#)

### Who's Gonna Pay?



Recent changes in Medicaid rules have made qualifying for this welfare program much harder. If you have not made a plan for the potential cost of long-term care, it's time to start. There are many ways to finance long-term care and I would like to send you a free, pdf booklet "Financing Long Term Care" that outlines some of them. Drop me a line and

I will email the booklet to you! [Long Term Care Financing](#)



Gary A. Powell



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