

Financial Security - Protect the Future!

Financial Security Newsletter

October 2007

Aloha!

We have reached that time of year when folks will be saying "didn't this year just fly by?" and finding more excuses for not having accomplished the goals set last January. But wait! There is still time to get financial security established. You can start by using some of the planning guides we have linked to this page or by having a complimentary **Financial Security Review** done for you and your family. Contact me to schedule your review. 808-625-3782 (you can even do it over the internet - email me at pacconltd@yahoo.com)

Sincerely,

Gary A. Powell LUTCF, CLTC, LTCA

10 Tips - Keep Your Retirement From Being Scary!

Happy Halloween



1. Create a foundation of lifetime income!
2. Have your Estate Plan tax optimized.
3. Make certain your retirement funds are insured.
4. Understand your health insurance and Medicare.
5. Simplify your living requirements.
6. Consider a "private pension plan" arrangement if you have started your retirement plan late and don't have enough time to build it properly.
7. Plan for your health. Relax more, Eat less, Exercise regularly and monitor your

weight, blood pressure and cholesterol.

8. Look into adequate life insurance for your spouse to replace retirement resources you may spend while you are together.
9. Limit your exposure to the stock market.
10. Don't impoverish yourself for the benefit of your kid's inheritance.

Resources for Your Planning

Life Guides is a form of checklist or questionnaire, designed to provide you with information and guidance on a variety of life events. These can be ordered from me for **free** by simply requesting them. Click on the one that you need, send me an e-mail and I'll send you an electronic copy or deliver it to you personally.



- [Financial Workbook \(A comprehensive financial organizer\)](#)
- [Managing Your Financial Life](#)
- [Marriage and Money](#)
- [Money Doesn't Grow on Trees...Teaching Kids About Money](#)
- [Dealing with Divorce](#)
- [Planning Your Estate](#)
- [When a Loved One Dies](#)

In This Issue

10 Tips For Retirement
Free Planning Guides
Advance Dispute Resolution

What Goes Up Can Go Down!



Depending on who you listen to - the economy is strong and will grow even stronger - or - the bottom is about to drop out of the market. No doubt the truth is somewhere in between but wouldn't it be nice to be protected against any downturn? Take a look (and listen) here to see just how much you would have to gain if just 1 out of 5 years produced a negative average. [Lock In Your Gains](#)
Call me for more information on guarantees for your safe money.



[The sign of a Long Term Care Professional](#)

Quick Links
[Register Now](#)
[Contact Us](#)

Income Opportunity!

[contact me for details.](#)

What's in Her

- [Managing an Inheritance](#)
- [Moving Day](#)
- [Protecting Your Business](#)
- [Business Continuation](#)

Advance Dispute Resolution Planning

Stu's Views © 2002 Stu All Rights Reserved www.stus.com



Sometimes the worst thing that can ever happen within a close family is inheriting property or money. Mom and Dad had the very best intentions when they left everything to the kids in equal portions. But now, everyone is mad at everyone else and feels cheated.

I want to make sure your family is not torn apart by your good intentions. That is why I offer advance dispute resolution planning. I come to you and together we work out what you want to have happen with your estate plan in comparison with what your plan will actually create. Start with our "[Planning](#)

[Your Estate](#)" guide and then schedule a visit with me to find some sensible ways of protecting your estate and your family harmony.

DentalPlans.com™ Join Today & Save on Quality Dental
 ☆ > Over 30 Affordable Plans to Choose From ☆



It's really too easy to put off work that makes us uncomfortable - like planning for long term care or disability or our eventual death. But if we don't do the planning ourselves, we limit the choices our loved ones will have if they have to plan *because of us*. Don't leave this burden to those you love - leave them a legacy of love. Plan ahead - and I can help. Call me at 625-3782 or email me at pacconltd@yahoo.com.

Sincerely,



Gary A. Powell
Pac Con LTD

Future?



If you could hand her a future more secure than yours - would you hold it back?

At some point in your child's life there will be a need for her to protect her own family. With our **10 year paid up plan**, you can purchase a permanent, equity building life insurance plan that can be a significant part of her financial security. Ask for more information today -808-625-3782.

Join Our Mailing List!

How Long Can Your \$ Last



REASONS FOR LTC -

A study by Genworth shows the average hourly rate for a **home health aide** is \$25.47 per hour, or nearly \$53,000 per year for 40 hours per week. An assisted-living development costs, on average, \$32,583 for a private one-bedroom, and a

private nursing home room is \$74,806 per year, or \$204 per day. Taking inflation and medical costs into account, Boomers could easily be looking at \$500,000 for five years of long-term care.

The information contained in this publication is intended for educational purposes only. The authors do not provide any legal, investment or tax advice. You should always consult with your own professionals before acting on any of the ideas presented in this publication.

all sales of insurance products provided by Gary A. Powell - licensed in AZ, HI, ID, OR and VA

[Forward email](#)

✉ **SafeUnsubscribe®**

This email was sent to pacconltd@yahoo.com, by pacconltd@yahoo.com
[Update Profile/Email Address](#) | Instant removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).

Email Marketing by



Pac Con LTD | 95-099 Lauaki Pl. | Mililani | HI | 96789