



Financial Security Are You Prepared?

Greetings!

September is National Preparedness Month. Government and private agencies urge us all to have disaster kits prepared - *even if we don't use them!* And I want to encourage you to have your financial disaster kit well prepared - *even if you don't use it.* This kit might include enough life insurance, income insurance, estate preservation insurance, and perhaps even longevity insurance! Work closely with your insurance guarantee specialist and protect yourself and those you hold dear. Of course, I am always ready to help you develop your "kit" - simply call me and plan a visit to review your situation. But don't wait until a disaster strikes! Prepare today for the uncertainties of tomorrow.



[Emergency Preparedness Links](#) (US Gov)

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When Can You Retire?

Are you ready for your retirement? For many Americans the dream of retirement is turning into a nightmare of reality - they simply don't have enough money to retire comfortably. For some, this has been the result of unexpected deaths, loss of jobs, escalating living costs... But even those areas fall into the "lack of preparation" category. Not everybody wants to be rich but nobody wants to be poor.

Being prepared for retirement means knowing the answers to these questions:

- When Can I Retire?
- How Much Will I Have?
- How Long Will it Last?



Include a photo to make your newsletter even more appealing. Add a "Find out more..." link to additional information on your website. Here is a good non-commercial place to start [RETIRE](#).

Watcha goin t' do when you don't have to....



Retirement comes as a shock to a lot of people. The idea of not getting up and heading to work can leave some feeling unfulfilled and anxious.

While you are preparing for retirement, consider the areas that are *not financial*. You may need to design a plan that helps you transition into retirement. Chuck Gallozzi writes on personal development and his article "[Preparing For Retirement](#)" sheds important insight into healthy retirements. Make a list of the things you can do in retirement and weave them into your overall plan. You'll end up happier and so will those around you!

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A Boss With A Heart?

The Society for Human Resource Management (*2007 Benefits survey of Human Resources professionals*) shows that 21% of companies now offer eldercare leave that goes beyond the federal Family Leave Act. Another 14% offer it above state FLMA. The most common benefit offered is an eldercare referral service (22%). 4% of those surveyed said they provide eldercare services for unexpected events, while 3% actually subsidize them. Does your employer offer Eldercare services? Want more information? [Contact me for a copy of a report](#) that will show your employer what employee benefits offer the most value to employees.



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Plan Your Plan



With any emergency plan; home, business, financial, it is important to review it regularly and completely. A financial emergency plan is more complex than determining the exit points for an emergency evacuation plan from your home. It involves all the sources of your income both now and in the future. It studies the impact of dying too early and living too long. I have a one-page Financial Emergency checklist I would like to send you if you will drop me an email saying "FES", I will send it right out you.

[Send me the FES](#)



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