

# **INSURANCE REVIEW**

## **OCTOBER 2007**

This is a reminder to all our clients that have not taken advantage of our insurance review. Term rates are at historical lows! It is never a bad time to explore other options when it comes to the insurance you carry. Call us today for a free comprehensive review of all your policies. We think you will be amazed at the low cost for even a high face amount policy.

Also, don't forget about your health insurance. I still believe an HSA (Health Savings Account) is one of the best plans available for both individuals and families. Just this past week a client faxed his current health insurance info to me. He was paying about \$9000 a year in premiums for his family of 5. The HSA quote I ran for him reduced his premium to \$3600 with an annual deductible of \$5650. Therefore, his maximum out of pocket with the HSA is about equal to his current plan. However, if he consumes little health care for the year, he will have significant savings. Not to mention, he can contribute \$5650 (up to the deductible) into a health saving account which he can access for future medical costs.

To learn more about these amazing plans, call me immediately Matthew Markowski (888) 950-0940.