

Postema Adds Home & Auto Products To Help You Save



Are you tired of paying too much for your home and auto insurance? Do you feel a disconnect between you and your current agent and/or company? In an effort to provide you, our customers, with the best products in the insurance industry, Postema Insurance & Investments, LLC (PI&I) is excited to announce that our Property and Casualty Division is now offering a wide array of new products, including home, automobile, business, farm, boat, and motorcycle policies.

Here at PI&I, we are working hard to change the way you view your insurance *and* your insurance agents. With over a decade of experience in the property and casualty market, our agents have been fortunate enough to affiliate with over 30 of the strongest companies in the industry – Travelers, The Hartford, Grange, MetLife, Kemper and Donegal, among others. Your policy will be a perfect match for you.

Once the policy is sold, our commitment to you has only just begun. As an independent agency, our loyalties lie with our customers, not with any one insurance carrier. You are more than a number in our database; you are a vital part of our business and its success.

In December, Postema Insurance & Investments, LLC's Property and Casualty Division became the only agency in Defiance, Ohio that is authorized to offer The Hartford's AARP product, an exclusive deal on home and auto insurance available to AARP members.

Call, write, or visit us on Facebook with questions, or to let us know you are interested in a free, no-obligations policy review or quote. Our agents look forward to meeting you. You have nothing to lose, but a lot to save!

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2014 Baltimore St
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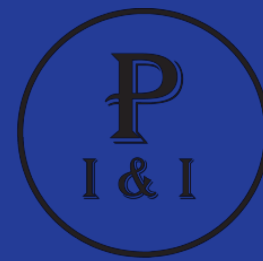
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**POSTEMA INSURANCE &
INVESTMENTS, LLC**
2014 BALTIMORE ST
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Financial Focus

POSTEMA INSURANCE & INVESTMENTS, LLC

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Dear Friends,

Outliving your money is a very real concern that must be addressed. As life expectancy continues to increase, there is a very real chance that your money might not last throughout your retirement. Please read through the enclosed article for more statistics and facts on this all too real risk.

Unfortunately, most people don't have a written Retirement Income Plan that shows them if, or more importantly, when they will run out of money.

We have invested a great deal of time and money into developing an Income Planning Program for our clients. We would like to visit with you to help you develop an Income Plan to make sure your income will last throughout your retirement. Most of our clients don't realize the impact that many of these factors can have on their Retirement Income:

- **Death of the first spouse**– The income situation will almost always change when one spouse passes away.
- **Taxes & Inflation**– These are very real financial factors that will impact your income. If you haven't accounted for them in your Income Plan, you MUST!
- **Rising Medical Expenses**– This can be the quickest drain on your income, learn how to plan for it.
- **Proper Risk Management**– Learn what impact another market crash could have on how long your income will last.

It is crucial that we review your Retirement Income Plan immediately to make sure you and your loved ones will never run out of money!!!

Please call our office ASAP to schedule a complimentary visit to set up a **RETIREMENT INCOME PLAN**. We will take the time to visit with you about your concerns, and help you take the necessary steps to guarantee that you will never run out of money. We look forward to continuing to help you provide for and protect your loved ones.

In closing, we would like to wish Roger Wehrley the best on his retirement. He has been a great asset to Postema Insurance & Investments, LLC and he has been a wonderful agent to his clients. Roger would like to thank each and every one of his clients, and wants you all to know he greatly appreciates all of you. Roger is retiring knowing he is leaving his clients in good hands, and the other agents of Postema Insurance & Investments, LLC will be here to service your needs. We will be appointing a new agent to assist you with any current policies you have with our company or any needs for the future. Your new agent will contact you to update any information we may need. If you have any questions at all, please do not hesitate to call our office at 419-782-2500, or stop out to our home office located at 2014 Baltimore Street in Defiance, OH.



Sincerely,
Dennis M. Postema
(President/Owner)

“Retirement: Don’t Outlive Your Money”

These are retirement facts: your non-working years could be one-third of your life; the need for medical care will rise; the greatest fear is running out of money. Additionally, worries include higher taxes, inflation, losing Social Security, bad investments, medical problems and insufficient savings. Retirement money must be protected as there is no time to replace it. The following are common mistakes that result in running out of money in retirement.

Most retirees have zero experience in managing large amounts of money. During their working years, money was generally managed for them in 401(k), 403(b) and other employer sponsored retirement plans. Inexperience with money management invariably increases the chance of mistakes. Accordingly, prudence says find and work with a financial advisor; however, many retirees do not, and generally this is a costly mistake.

Without professional help, many retirees continue to manage their money in retirement like they did while working. Most, if not all, is placed in risky places that go up and down with the economic cycles. This is suitable if you have more money than needed for retirement, but most people are fearful of not having enough. Retirement is about keeping what you’ve saved rather than speculating in hopes of scoring big gains. If you would suffer unaffordable losses if the stock market nosedived again, you’re in urgent need of a meeting with your financial advisor. Taking too much risk is the number one cause of running out of money in retirement.

Others take zero risk by keeping all their money super-safe in insured bank deposits as if it will be needed tomorrow. The cost of this strategy could be a severe loss of earnings. It is a financial fact that better earnings are possible with longer term commitments, even in bank deposits. Therefore, it is better to space your retirement money maturities to coincide with when the money will be needed. “Laddering maturities” can be complicated; thus, it is best to work with your financial advisor to assure you get them right. Laddering allows you to target the “longer term average” rather than guessing the best time to “go long” or “stay short”. Diversification of maturities is less risky.

Another common mistake made in retirement is measuring your money by “how tall it is” rather than “how long it is”. How long your money will last is what’s important. Your greatest unknown in retirement is longevity risk: outliving your money. There are safe and attractive ways to convert your retirement money to a lifetime income you cannot outlive – just like Social Security – and you would be wise to work with your financial advisor to see if a guaranteed lifetime income is suitable for you. The lifetime options can be structured to give you a great deal of flexibility in case your circumstances change, you need your retirement money for emergencies or just change your mind. Securing a lifetime income adequate for your needs could take only a fraction of your retirement money; thus, you should investigate this option for the peace of mind it offers.

Many retirees give little thought to their tax bite. They have few deductions because their mortgage has been paid, medical bills are below deductible limits, investment earnings are taxable even if not used and taxes are levied on Social Security benefits. With just a modest amount of planning, earnings from savings/investments can be tax-deferred or tax free which leaves more money for retirement. Additionally, taxes on your Social Security benefits could be less. Paying fewer taxes means more dollars for retirement.

Retirement is the biggest purchase most people ever make, you can’t borrow to pay for it and you’ll have only one chance to get it right. The wisest, safest and most productive way to plan your retirement and manage your money is to work with a financial advisor. I trust you are doing so, but if not I hope you will start your search for an advisor.



Pre-Paying your Funeral vs. Final Expense Life Insurance & Funeral Trusts

There are many different things to consider when making final arrangements. In the past, funeral homes were owned and operated privately. However, many large corporations have been buying them in recent years. After doing this, they began offering prepaid funeral plans that guarantee a fixed price for goods and services to customers who plan and purchase before a death occurs. In an attempt to compete, funeral insurance companies began offering policies that had special provisions mandating that final expenses would be the first payment priority after death. However, the premiums are expensive for these policies. Their provisions aren't superior to some of the most mainstream choices. Before purchasing any funeral coverage plans, it's important to weigh all the pros and cons of each one.

When discussing prepaid plans with a funeral home sales representative, be sure to listen carefully. Their main selling point is always that the cost of goods and services will inflate greatly in the future. If a cemetery plot is involved, they stress that this will become more expensive in the future as space demands increase. Although prepaid plans from funeral homes sound enticing, there are some important things to consider. First, there are very limited provisions, if any, made for individuals holding plans if the funeral home goes out of business. Another major issue is the lack of portability in prepaid funeral plans. Today's society is very mobile, so it's likely that a person who purchases a prepaid funeral plan will relocate to another city or state. If this is the case, survivors will be responsible for paying the transportation costs for the deceased's remains to be shipped to the funeral home holding the arrangement. Depending on the cause of death, they may also have to pay for embalming in order to ship the body. In addition to this, they'll have the expense of traveling to the funeral home's location for the service and interment.

The best options for covering final expenses are either a final expense trust or life insurance with the estate as the beneficiary. Regardless of where a person dies, the benefit is paid upon death to the named beneficiary or legal next of kin. Never rely on a Social Security death benefit. The amount is barely more than \$200. Even the amount awarded to veterans who are buried in a regular cemetery isn't enough to pay for a full funeral. With a regular life insurance policy, beneficiaries are able to have the money they need to pay final expenses quickly. Funeral trusts are set up to put aside a specific amount of money that is given to beneficiaries to pay for final expenses. The irrevocable funeral trust is protected from healthcare providers or other parties who try to collect from survivors for medical expenses preceding death. Both life insurance and final expense trusts are good choices for handling final planning. Simply choose whichever one fits personal circumstances best.

