

**FINANCIAL FIRE DRILL  
LET US KNOW HOW WE CAN HELP YOU**

**HEALTH INSURANCE**

Are you happy with your current health insurance? Rates too high – Call me! I will help you evaluate your options.

Compare rates between companies – [www.filipinsurance.com](http://www.filipinsurance.com)

Short-Term, Individual (On Exchange and Off Exchange), Small & Large Group, Travel Insurance

**DENTAL / VISION / PRESCRIPTIONS**

We offer a variety of dental and vision plans with affordable rates. ([www.filipinsurance.com](http://www.filipinsurance.com))

**MEDICARE SUPPLEMENT PLANS**

We represent a number of companies. Call us to compare plans, rates and rate history

**DISABILITY INCOME**

If you are sick or hurt and unable to work any longer, how satisfied are you with your guaranteed income? A DI Plan can help provide that income for you. DI can also help cover your business overhead if you are disabled.

**LIFE INSURANCE (Insure your life – for the sake of your family) Do it today, tomorrow may be too late.**

If you are no longer with us tomorrow, how pleased will your loved ones be that debts are taken care of and they have an adequate income to live on?

If you own your own business, and you are no longer with us, will your business survive? If you lose a key person, how will that affect your business?

Term (Individual and Group), Universal Life, Whole Life, First to Die, Split Dollar, Mortgage Insurance, Survivorship, Key Person, Buy/Sell, Charitable Giving

**ANNUITIES – FIXED & INDEX (Protection for if you live too long)**

When does your next CD come due? Are you making almost nothing on your CD?

Are you tired of losing money in the stock market? Tax Deferred – Keep your Earnings

Are you satisfied with your guaranteed income when you retire?

**LONG TERM CARE (Protection for your Assets)**

Who will take care of you when you can't take care of yourself and who will pay for it?

Ask about the new Partnership Plan where you get to keep your assets.

**SUPPLEMENTAL HEALTH PLANS (Pays money to you)**

Critical Illness, Cancer, Hospital Indemnity Plan, Intensive Care, Accident and Disability.

*"As an independent broker, I only work for you, not an individual company. Since I represent multiple companies, I can get you excellent value for your money. Let me know how I can help you."*

*Rick Filip*

Nov-19