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Pres White Journal

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Forward Thinking

As we all look forward to a brand new year and a new start we hope that 2009 will be successful for all.

Undoubtedly 2008 ended with many challenges and adversities that forced us to review our goals circum-spectly. While expanding our client base is always the goal, keeping our existing clients is a must. Now more than ever it is necessary to contact your clients to discuss their current coverages and financial status. Even if their plans are not scheduled to renew for a period of time, it will be important to discuss with them what options are open so that another broker won't take the opportunity to approach them with visions of much lower premium plans that would have them jump ship.

There may be some options available to insureds "off renewal" that can be considered. Since each circumstance is different it is important to look at each of your insured's coverages individually to consider the best options.



Now is a good time to discuss the importance of Life Insurance, Disability Income and Long Term Care coverage with your clients. With the current economic crisis, many people have seen their retirement accounts reduced substantially. This precarious situation leaves many people in financial purgatory should the event of death or

illness strike. There are several products available that can fit into tight budgets that make many of these lines accessible.

Just a note regarding the sale of Partnership plans for Long Term Care. Since these plans are partially government subsidized, it is required that an agent have completed a specialized course in Partnership plans. Without this, the sale of these lines is prohibited.

Keep in mind that GHI and HIP have combined and are now known as Emblem Health. New enrollment forms are necessary when writing these new plans.

Group Products

- Medical
- Life
- Dental
- Long Term Disability
- NY State Disability



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Individual Products

- Life
- Medicare Supplement
- Disability Income
- Long Term Care
- International Travel
- Sole Proprietor Medical