

Innerican SENIOR BENEFITS Putting people back into the people business



## **How We Help People**

**Everything we** do builds from the "people first" foundation. It's a credo we live by. **American Senior Benefits (ASB)** is dedicated to making insurance decisions easier, more informed, and highly personalized for our clients.

Rated A+ since 2006 by the Better Business Bureau.

We feed a child for 45 days through Feed My Starving Children for every client we serve with a policy\*

#### Visit <u>www.asbmn.com</u> for more information

### **Retirement Planning**

Transition from asset accumulation to income generation and asset distribution with:

- Pension maximization / Pension Protection Act
- Guaranteed lifetime income options
- Avoid income loss from accidents, illness or disability
- Social security preparation
- Tax reduction / Deferred income

Benefits at retirement.

- IRA & ROTH IRA
- Rollover IRA
- SEP IRA

### Long-Term Care Planning

Learn about the new face of Long-Term Care:

- Individual or Group Education Sessions
- Protect assets from spend down
- Previously denied? \*NEW hybrid options
- Get the care you need in the comfort of your own home. You choose!

#### Free college tuition program for doing business with us\*

\* excludes medicare advantage,

### Life Insurance / Final Expense

Prevent loss of legacy, home, or business. Pass on wealth tax free to loved ones; insuring continuance or enhancement of lifestyle. Was your Life policy purchased before 2020?

- New rates = Lower Premiums:
  - Life Insurance all ages
  - Final Expense/Funeral/Legacy
  - Death Benefit & Income Protection
  - Mortgage or Term Insurance
  - Life/LTC hybrid plans
  - College preparation/loan opportunities
  - Estate planning

## Health Insurance for All Ages

Educate and review annually all health care options and costs.

- MNsure: major medical, under 65 MNsure certified office
- Medicare: 65+ or SS Disability
- Part D: Prescription Drug
- Cancer/ Stroke/ Critical Illness/Disability
- Dental & Vision

### **Our Partners**

Hand-selected providers who not only care about the services they offer, but also about the entire experience they create.

#### **Attorney Services**

John Markve jamarkve@mzlaw.us (763) 420- 8943

#### Home and Auto Insurance

Joel Jacobson jjacobson@agency10.com (952) 239-7353

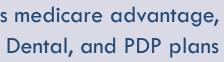
#### **Certified Public Accountant**

**David Sprout** david@sprouttaxandaccounting.com (763) 898-3536

#### **AMEC Home Loans**

Christy Carr NMLS# 347252 christycarr@amecinc.com (612) 408-1781









## **Partnering Companies**

It's our goal to provide solutions to these concerns. In keeping with our promise we offer nothing but the best products from Industry leaders.

### **Medicare**



## Annuities

Allianz **A-American Equity A-**Americo **B** + Athene Annuity & Life Assurance Company Athene of Iowa A **B**++ EquiTrust Life Insurance Company A Great American Life Insurance Company® (GALIC) A Life of the Southwest A National Western Α+ Nationwide Life Insurance Company Α+ North American Company **A+ One America A-**Royal Neighbors of America

### Long-Term Care

Genworth Life- Rated "A (Excellent)" A A + Lincoln Money Guard - Rated "A+ (Superior)" Mutual of Omaha – Rated "A+ (Superior)" A + TransAmerica - Rated "A+ (Superior)"

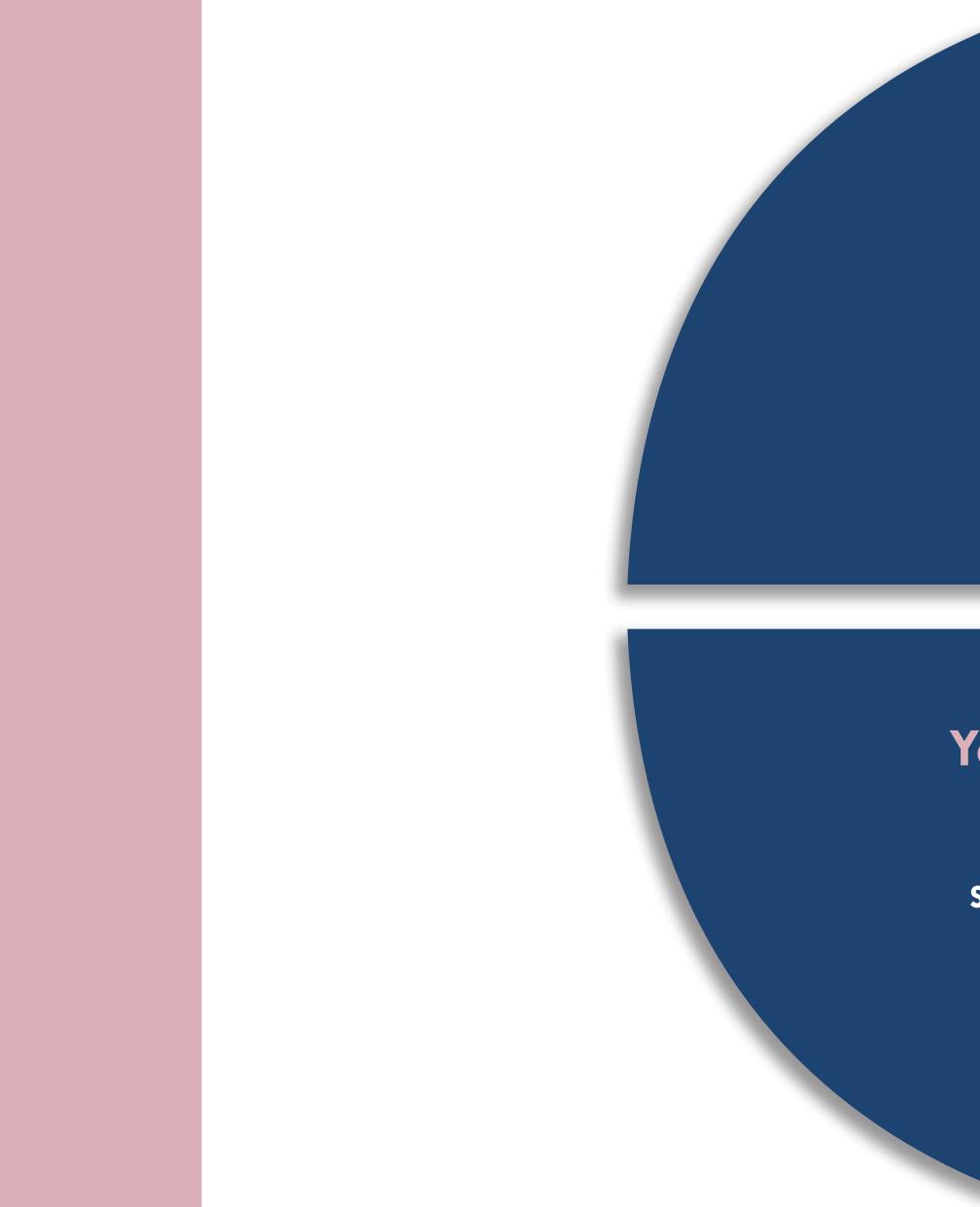


A Excellent A- Excellent B++ Good A+ Superior





# Matching the Right Company Based on Your Situation



## Financial Security

Retirement Income Savings

## Protecting Your Health

Critical Illness Hospital - Doctors Surgery Prescriptions

## Planning Your Estate

Final Expenses Spousal Support Gifting Taxes

## Preserving Freedom of Choice

Long Term Care Home Health Care Assisted Living

