



TLC Health Insurance

2018 Quarter 1 Newsletter

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What else do I do???

Registered Tax Return Preparer (RTRP)

Need a new Tax Preparer? That's me! I do individual and small business. I trained at H & R Block which was excellent but not lucrative. I was also a Dave Ramsey Endorsed Local Provider (ELP) for a season. Call me, Questions are answered free!



Life Insurance

Are you covered to protect your loved ones? The cost of burial services is from \$500- \$10,000+ depending the type of funeral service you want —cremation or casket, flowers, viewing, site expense, ancillary services. I sell two major carriers for life, Transamerica and National Life. Both companies have affordable final expense policies with no medical exam requirements.

Long Term Care Insurance

Until now Long Term Care (LTC) policies were expensive and hard to qualify for. They also only provided a benefit for Long Term Care, if you never used it then you premium payments were never put to use. I'm introducing a LTC policy that can be used as a death benefit or for long term care. I will be doing seminars in the coming months so watch for more info.

Another Year Gone—What's New???

NEW MEDICARE CARDS

Starting in April CMS will be sending out new Medicare cards. I have no idea of the sequence that these will be sent so just be on the look out. They will have a new number on it—

YOUR SOCIAL SECURITY NUMBER IS NOT GOING TO BE USED ANY LONGER.

OPEN ENROLLMENT

If you live in Southern CA (most counties) a Special Enrollment period has been established through March 31, 2018.

If you did not change your plan during regular enrollment you can still do so. This was set up because of the devastating fires in southern California.

ACA—This is the last year that you will incur a penalty for not having insurance.

Who Makes Those Cards???

I send everyone of my clients a birthday card. They are very special cards because they are hand made. I am NOT a crafty person AT ALL but my friend Janine IS the best. She is the one that makes all these for me. Janine and I have been Best Friends for over 50 years...YES 50 years!!! She is retired and spends her days with her husband John in TX and CA. I love her to death, she will always be one of those friends that you can call after a year and it feels like a day! XXX OOO
Love You Neenie and Thanks for the Beautiful Cards!!!



JOKE OF THE QUARTER (THANKS JEANNIE)



A blonde and a redhead have a ranch. They have just lost their bull. The women need to buy another, but only have \$500.

The redhead tells the blonde, "I will go to the market and see if I can find one for under that amount. If I can, I will send you a telegram."

She goes to the market and finds one for \$499. Having only one dollar left, she goes to the telegraph office and finds out that it costs one dollar per word.

She is stumped on how to tell the blonde to bring the truck and trailer. Finally, she tells the telegraph operator to send the word "comfortable."

Skeptical, the operator asks, "How will she know to come with the trailer from just that word?"

The redhead replies, "She's a blonde so she reads slow: 'Come for ta bull.'"

You're More than a Transaction



2017 ended sadly for me. My father passed away on December 24, 2017. I would probably not share this but for the fact that he passed from Alzheimer's. Very strange disease. He did not show symptoms until the last year and during his last year he became quite fun. I enjoyed driving him around shopping and to his dental appointments. I am part of the committee for the Alzheimer's Walk in Santa Clarita in October. This walk is even more important to me now. I will be forming teams and pushing for donations!



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