

San Francisco/Bay Area

6160 Center Street, Suite B
Clayton, CA 94517
P: (925) 673-2200
F: (925) 673-2212
E: info@imcservices.com

Napa/Lake County Area

21389 Stewart Street, Suite C
P.O. Box 1232
Middletown, CA 95461
P: (707) 987-8644
F: (707) 987-8641
E: info@imcservices.com

Website: www.imcservices.com



Southern Discomfort

What do Mississippi, Alabama, Louisiana, South Carolina, Tennessee and Arkansas have in common? HINT: The answer is not Southeastern Conference (SEC) sports.

All six of these states have the dubious distinction of making the Top 10...the Top 10 most "overweight" states in the country, that is. Obesity is at epidemic proportions in the United States. More than 69 million Americans are obese. An additional 127 million are overweight.

Life and health insurers are wise to the problem. They use your personal statistics as well as geographic patterns to determine adequate premiums and insurability. WebMD.com notes that



someone who is 40% or more overweight is twice as likely to die prematurely as a person of average weight. In addition, obesity is directly linked to health conditions such as heart disease, stroke and diabetes. Factors like obesity can really have a negative impact on your insurability, premiums and overall health costs.

One tried-and-true method of keeping life and health insurance costs down is to make a healthy lifestyle a priority. For information and ideas on how to combat excessive weight, visit www.WebMD.com.

To learn about your life and health insurance alternatives, contact one of our insurance experts. ■

Homeowners Insurance and Retirement Planning

The Principal Financial Group reports that nearly three out of four Americans plan to keep their homes when they retire rather than sell or downsize. Most of these Americans will also see their incomes drop in that stage of life, even if they have prepared with investments.

Critical to a well-balanced retirement plan is adequate homeowners insurance — now and during retirement. Heavy damage to a home that is only partially covered can really set back your retirement plans, and

for the elderly, it can be financially catastrophic. Worse yet, you could be subject to a penalty for being under-insured.

Ask your agent for assistance and consider purchasing coverage that automatically adjusts with inflation. Also, conduct an annual insurance review to keep your protection in line with your purchases and interior/exterior updates. For any items that are of substantial value, take photos, keep receipts and store them somewhere other than in your home. ■

Nurture Your Nest Egg

Ever watch a robin build a nest? It's a meticulous process that takes the bird many trips with many small twigs and clumps of grass. But the robin presses on, building for the future — its little nest egg.

Your future financial security will be built the same way, and it's not too early or too late to start. Each deposit you make into your retirement portfolio strengthens that nest egg. At first glance it seems impossible to put away 5% of your income for retirement; bills and daily living consume nearly 100% of your take-home pay as it is.

But look again at your real expenditures. Most people spend a good

deal on apparently little items: \$5 here for a sub; \$15 here for dry cleaning; \$50!!! for a movie-night out with



the kids. Some months, these little drops in the bucket can add up to mountains of money. There's savings

in them thar hills!

Discipline yourself to skim some money off the top of each paycheck so you never see it. Put that money into a check and send it off that day to your retirement account. Better yet, see if you can get direct deposit or automatic withdrawal from your checking account that feeds your retirement fund. Then you can have popcorn in front of the TV and eat a PB&J instead of Mickey D's for lunch to celebrate each deposit day.

Talk to one of our agents about establishing retirement savings vehicles that work with your current income, and get started on building your nest egg. ■

Ageless and Evergreen

It may be that nature's landscape stays evergreen even through the winter with hollies and firs, but the truth is, we won't. Age happens. That's why it's important to start planting evergreen investments when you are young.

But when young people first invest, they often have less disposable income to plow into long-term plans for the winter of their lives. That's why it's critical to get good advice early on.

The good news is that when it comes to saving money, planning for retirement or storing up for

future expenses, consumers are flooded with options. Annuities, mutual funds, IRAs, stocks, and



other investment and retirement tools are available, but which ones are best for you? That depends on

when you want to pay taxes, how much cash you need for fast access in case of emergency, and how much you want to spend each month during your retirement. It also depends on your health care insurance and your long-term debt. Whew! That's a lot to process.

If you've been meaning to create a money-management program for yourself, let us get you on the road to a successful retirement. Call one of our investment professionals to start planting your evergreen investments today. ■

Divorce and Life Insurance

It's an unfortunate truth: Divorce is rampant in America. With divorce come child-support obligations. In most states, the death of the obliged supporter terminates child support. What that often means is that the lifestyle and well-being of the children suffer greatly.

There is an alternative to cessation of child support. It is called divorce life insurance. Life insurance on the payer of child support should be a primary consideration in the overall settlement agreement or decree of divorce.

Life insurance that you currently possess can also be affected by divorce. Your insurance company will likely not know that you are divorced and will have no way of altering your beneficiary if you don't inform them. However, in some states, a divorce automatically changes your beneficiary designations, whether you want that or not. Ownership of the policy frequently can also be changed to the custodial parent by consent of the current owner. There can be time constraints and other rules



that are specific to your policy. You have to be alert and involved in the changes to your life insurance when you are divorcing.

Divorce changes your insurance needs significantly. Our agents are trained to help you find life insurance tailored to your particular situation, and we can help you keep your policies in order. Turn to us for help when it comes to insurance for the ones you love. ■

Cut Pounds, Cut Premium

Are you the recent recipient of second looks and comments from friends and co-workers about how good that diet has been to you? If your dieting efforts are noticeable to others, your life insurance provider should notice them as well.

Among other factors, life insurance companies use a proportion of height and weight (commonly called "physical build") to determine the level of risk of someone seeking life insurance. With so many Americans overweight or obese, physical build has become one of the most important factors for premium determination.

FACT: Greater risk equals higher premium.

Fortunately, the converse is also true. Lower risk means a lower premium, and lowering your weight often translates into lower risk.

Let us know of your dieting efforts and results, and we can see if your life insurer offers premium adjustments for a healthier risk profile. ■

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Boomers in Biz

Starting a business is now a common pre-retirement activity for the nation's largest generation — Baby Boomers. And business is good: 60% of Boomers surveyed said their financial/life situation improved after starting their business, while 25% said their situation worsened.

Personal savings are used to start nearly 75% of Boomer-owned businesses, 20% use credit cards and 16% get bank financing.

While there are advantages (such as no interest charges) to using personal savings for start-up costs, tapping personal accounts can be dangerous, because Boomers have less time to replace diminished assets if the venture doesn't pan out.

If you are a Boomer excited about an entrepreneurial adventure, give our investment experts a call. We can assist you with finding methods to finance your venture and protect your personal income and assets. ■

Thank you for your referrals.

If you're pleased with us, spread the word! We will be happy to give the same great service to all of your friends and business associates.