
My Promise To You

My commitment to you is to listen to your needs and to put them above my own. I promise to help you evaluate your own personal situation and give you the information you need to make an educated decision about your care.

I can only make recommendations, you must choose whether to accept my recommendations or not. I will not pressure you to do anything you are not comfortable doing.


You are not obligated to do business with me, and I promise that I will deal with you ethically and honestly.

That is my commitment to you.



Remember that summer trip to the ocean? The smell of the salt air and call of the gulls.

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It's Not Just
How Long
You Live

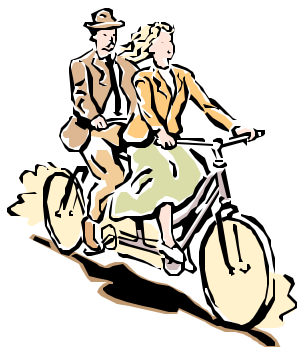


It's How Long
You Live
WELL

And How You'll
Respond if You're Not

Living Well in a Post-Retirement World

We look forward to the time when we can quit working and start enjoying the “golden years” of our life—yet we often forget that if we fail to plan well for our post-retirement years, these years can become problematic.



Remember the “good old days” when you are your sweetie enjoyed a ride in the park?

Medical technology has done a lot to help us all live longer—in fact, Americans are living longer than ever before. But with that longevity comes the likelihood that many of these years can come with a huge cost, as the cost of living longer doesn’t come cheaply.

Taking a few important steps now to plan how you’ll set aside money to pay for these uncertainties can help assure that you don’t have to prematurely spend your savings to pay for unplanned care.

Long Term Care Planning

With 1 in 2 seniors spending time in a nursing home prior to death (and even more receiving care at home or in assisted living facilities), planning on how you’ll pay for this should be a high priority.

There are things you can do, such as exercising regularly and eating a proper diet, to help avoid or postpone this type of care. However, if you don’t have a long term care plan in place, you and your family could see a lifetime of savings exhausted in a few months should you require long term care in the future.

Government programs like Medicare and Medicaid have their place, but limit your choices should you require care. Medicare pays only short-term recuperative stays only, and Medicaid pays only after you’ve “spent down” your assets—and only for care in a Medicaid approved facility.



Gasoline was 15 cents a gallon, and you didn’t have to pump.

It’s About Choices

Long term care planning is about choices. What type of care you’d like to receive, where you will receive that care, and who will provide that care for you.

It’s about providing the funding so you and your family can make healthcare and personal care decisions without undue financial hardship.

It’s also about having the proper legal documentation in place that expresses your wishes in the event you are unable to do so yourself, avoiding placing this burden on family and friends.

It’s also about assuring that you don’t outlive your income, and that your income planning considers the impact of taxes and inflation.

Most importantly, it’s putting you and your loved ones at peace knowing that you’ve done your part to plan for these uncertainties should they occur — so you spend the rest of your time enjoying the best years of your life.

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