



Retirement Risk Management Insurance Solutions

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Today's retirement concerns include:

- How can I retire comfortably with a guaranteed income that I can't outlive?
- Do I have a Tax-Free Retirement and/or Supplemental Retirement Income plan in place?
- Can I cover gaps in Medicare?
- Am I prepared if Long-Term Care is needed?

Did you know that Medicare does not cover long-term care? What happens if you or a loved one becomes ill and needs help with daily activities? Medicare DOES NOT PAY for help with performing activities of daily living (ADLs) which are routine activities you do every day without assistance. There are six basic ADLs: eating, bathing, getting dressed, toileting, transferring, and continence. If you have benefits through your employer, in most cases these benefits end upon retirement. Unfortunately, this may be when you need the benefits the most.

The #1 component of protecting your "Nest Egg" is one that can protect your family from losses in the event of disability, chronic, critical, terminal illness (heart attack, stroke, cancer, etc.) or death and other risks that can leave you financially devastated. Securing an individual policy in your planning would help protect your family in times of need and offers peace of mind. Depending on your eligibility, you can design your insurance plan to provide the following benefits:

- Living benefits such as Critical, Chronic and Terminal Illness Riders (Long-Term Care).
- Tax free retirement and/or supplemental income – *Access up to 15% per year of your cash. Enjoy life!
- Growth, Access and Safety - Guaranteed no loss of principal and/or earnings on cash value due to market volatility.
- Single and/or flexible premium options available.

Can you afford to recover? Here are some facts:

- ** 62% of all bankruptcies and 49% of all foreclosures in the USA are due to medical bankruptcies.
- ** 48% of all small business failures resulted from a medical bankruptcy.
- ** 75% of all people who declare a medical bankruptcy had health insurance.
- ** 70% of people turning age 65 can expect to use some form of long-term care during their lives.

If you don't have a plan in place, Borde Insurance Finance Investments specialize in affordable solutions and can help by analyzing and addressing your concerns of tax free and/or supplemental retirement income, reducing risk, and/or protecting your assets in the event of a healthcare crisis.

We are your hometown insurance agents and advocates – Let us help you navigate your options, create a solid plan that helps give you peace of mind that work within your budget. As licensed independent insurance agents representing A rated or better tenured national carriers; we are qualified to answer questions you may have regarding your options and plan comparisons. (S)

Borde & Associates P.A. dba Borde Insurance Finance Investments, FL license # L093224

* Based on current assumptions, certain exclusions and limitations may apply.

** Harvard study published in the American Journal of Medicine

*** US Department of Health & Human Services

King Crossword

- ACROSS**
- 1 Symbol of intrigue
4 Jet forth
8 Faucet problem
12 Shade
13 Part of the foot
14 Solemn promise
15 Geological period
16 Silver salmon
17 Wrinkly fruit
18 Informal game
21 "Absolutely"
22 Deposit
23 Brilliance
26 Cotillion honor-ee
27 Blond shade
30 Proper subject?
31 Stop running
32 Toll road
33 Pooch
34 Cover
35 Bizarre
36 "A mouse!"
37 Donkey
- 38 Uncanny ability to make money
45 Memory unit
46 Tittle
47 Aye canceler
48 Practice pugilism
49 Heal, as a fracture
50 Little demon
51 Bouquet
52 Withered
53 Ball prop
- 11 Collins or Donahue
19 Greenish-blue
20 Bathroom fixture
23 Conclusion
24 Bill's partner
25 Drag along
26 Accomplished
27 Football fill
28 Go downhill rapidly?
29 Haw preceder
31 Long-snouted antelopes
32 Mexican moola
34 Mainlander's memento
35 Will subject
36 Nail smoother
37 Moving about
38 Recipe meas.
39 Syringe, for short
40 Greek vowels
41 Top-notch
42 Troop group
43 Arrived
44 Advertise
- DOWN**
- 1 Sharpen
2 Continental coin
3 Bridges or Brummell
4 Potpourri bag
5 College lecturers, often
6 Reverberate
7 "Yahoo!"
8 Uncertainty
9 Sitarist's music
10 "— have to do"

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