



American Republic  
Insurance Services<sup>SM</sup>



**Be informed. Be smart. Be secure.<sup>SM</sup>**

Making the right decisions about your  
financial security in retirement



**Planning for retirement requires making some decisions you haven't had to make at any other point in your life.**

Decisions about your lifestyle, housing situation, finances and your life and health insurance needs. Each decision you make during your transition to retirement will have a dramatic impact on your life for years to come.

Your American Republic Insurance Services representative can help you make the right decisions about your life and health insurance needs for your retirement years.

**American Republic Insurance Services provides you with the information you need to make the right decisions about your future.**

- To help protect you and your family from medical expenses not covered by Medicare
- To help protect you and your family from the high costs of prescription drugs
- To help protect you and your family from the financial burden associated with medical care at home or in a nursing facility
- To help protect your spouse or dependents if your pension plan does not include spousal benefits

**In choosing American Republic Insurance Services, you'll work one-on-one with a life and health insurance specialist focused on retirement planning who:**

- Can clearly explain complex government programs like Medicare and present your options
- Has the knowledge to help you understand the personal risks you face as a retiree
- Understands the various products available to help protect your retirement savings
- Recommends product solutions to enhance your financial security while planning for retirement

Simply stated, **American Republic Insurance Services** wants you to **be informed, be smart and be secure** because the decisions you make regarding life and health insurance will have implications on your lifestyle and the retirement dollars you have worked so hard to save.

# ▶ Be Informed.

No one can predict the future, but if you fail to get the information you need to plan a secure retirement, life could be difficult. Getting advice from a health insurance specialist is critical to protecting all you have worked for.

American Republic Insurance Services specializes in assisting individuals in evaluating the risks they face as a result of disability, illness and death. Based upon a personalized analysis, your insurance representative will present options and strategies for enhancing your financial security.

Working with American Republic Insurance Services and its representatives you will:

- Gain a clear insight into how well your current insurance program protects you, including what Medicare covers and what it does not cover
- Understand the risks you face as well as the options available to help increase your financial security
- Define your priorities and choose from a broad array of products that best meet your needs

## TRUE OR FALSE:

**Medicare Advantage and Medicare supplement insurance plans provide the same financial protection.**

**FALSE.** Medicare Advantage plans often feature a low monthly premium, but you incur out-of-pocket expenses for doctor visits and medical procedures. Medicare supplement insurance plans generally feature higher premiums but the expenses for deductibles and coinsurance are often covered.



## **A No-Cost Option Isn't Always The Right Decision**

Like a lot of people their age, an Iowa couple had their fair share of doctor's visits. Their Medicare supplement plan paid all the bills and they each paid a little over \$150 a month for the coverage. But when they were approached about a Medicare Advantage plan that did not have a monthly fee, they jumped at the opportunity to save money.

What they did not realize was that, as a couple, the new plan would cost them nearly \$10,000 a year in co-pays and co-insurance, plus additional out-of-pocket costs for some of their prescriptions!



**Your American Republic Insurance Services representative will clearly explain your options based on your unique healthcare needs and the financial implications of the decisions you make.**

As recalled by Joe and Ruthanne Heintz of West Des Moines, Iowa

## ▶ Be Smart.

Understanding the nature and scope of the unique risks you face in retirement is the first step in planning a secure retirement. The next step is identifying the range of product solutions that best suit your needs.

There are virtually an endless number of complex product variations available, so choosing the right one(s) can be a challenging task. You can simplify the task by working with an American Republic Insurance Services representative.

American Republic Insurance Services and its representatives are helping individuals understand the life and health insurance needs of retirees. They are experienced in the range of products available, and familiar with the complex features which make each product unique. Because they represent multiple companies, they can recommend product solutions that are best tailored to your unique situation.

### TRUE OR FALSE:

**Long-term care insurance is expensive.**

**FALSE.** Choosing the right daily benefit and benefit period can help reduce long-term care premiums to fit your budget, including solutions that enable you to remain in your own home while receiving care. If you believe it fits your needs, another option would be to purchase short-term convalescent care insurance.



## **Making The Right Decision Based On The Right Information**

Having just watched a friend exhaust her retirement savings on long-term care for her husband, a woman in Colorado decided it was time to protect her savings from a similar fate. Long-term care insurance seemed like the right decision.

Although she was well aware of the advantages of long-term care insurance, she had always considered it beyond her budget. After visiting with an insurance representative of American Republic Insurance Services, she learned that simply was not the case.

The representative explained there are several ways to customize long-term care policies to meet her monthly budget requirements. She adopted some of his suggestions and is now enjoying protection at a monthly premium that fits her needs.

▶ **There are several ways to protect your savings from the cost of skilled nursing, an assisted living facility or a nursing home. Your American Republic Insurance Services representative will help you understand your options when considering long-term care insurance.**

This is an example for illustrative purposes.

## ▶ Be Secure.

If you are like many individuals nearing, or in, retirement you are bombarded by mail solicitations for Medicare related insurance. These companies blanket thousands of individuals with the same product offering. They have not met with you and they do not understand your needs.

At American Republic Insurance Services, we do things differently. Our representatives will meet with you one-on-one to understand your situation, needs and priorities. You will receive a thorough assessment of your current insurance plans and find out what programs may be best for you.

Your American Republic Insurance Services representative is located in your community. We believe that as a member of your community, your representative can better understand your needs. At American Republic Insurance Services, when you talk and we listen, you can be confident we will put your interests first.

### TRUE OR FALSE:

**All insurance representatives offer the same level of service.**

**FALSE.** Not all insurance representatives take the time to fully explain their product offerings. The representatives of American Republic Insurance Services understand the value of professional service. That is demonstrated by their commitment to take time to explain all of your options and respond to all of your questions in a timely and accurate fashion.





## **You Get A Good Feeling Knowing You Made The Right Decision**

A retiree in Kansas expected his insurance agent to mail the health insurance policy he recently purchased. He was pleasantly surprised when his American Republic Insurance Services representative scheduled an appointment to deliver the policy.

During that meeting, the representative reviewed the details of the policy which reassured the retiree that the decisions he made would help protect his retirement savings. The representative also suggested some coverages that would be of value as the retiree's needs change.

Before he left, the representative pointed out that this would not be the last visit. He stressed how he lived in the community and would stay in contact to provide assistance as the retiree's needs changed. Having access to a person, rather than an 800-number, strengthened the retiree's belief that he made the right decision in working with American Republic Insurance Services.

 **American Republic Insurance Services is committed to helping you plan your life and health insurance needs in retirement.**

This is an example for illustrative purposes.



## Be informed, smart and secure with **American Republic Insurance Services.**

American Republic Insurance Services was established to serve the needs of the retirement market through advice, service and products. Our organization of highly-skilled insurance representatives work with several top-rated, financially strong insurance companies allowing them to tailor their recommendations to your needs.

**American Republic Insurance Services works closely with select insurance companies so our representatives have the best available solutions.**

When we choose companies, we look closely at the following criteria:

- Financial strength to meet their obligations today and in the future
- Comprehensive insurance and investment products in the markets served by our representatives
- Superior customer service
- Experience serving the needs of life and health insurance representatives

**Among the solutions available to you through American Republic Insurance Services are:**

- Medicare supplement insurance
- Medicare Advantage
- Prescription Drug Plans
- Short-term convalescent care
- Long-term care insurance
- Life insurance
- Annuities
- Short-term medical insurance
- Dental insurance



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[www.AmericanRepublicInsuranceServices.com](http://www.AmericanRepublicInsuranceServices.com)

800-954-3301

**Not connected with or endorsed by the United States government or the Federal Medicare program.**

This is a solicitation of insurance and an agent may contact you. Call today for more information about the benefits, costs and limits. Coverage available to qualified Medicare beneficiaries under age 65. Plan availability, features and benefits vary by state.

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