

Circle Safety

Rogers Insurance Protection Team

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Facts On Bare-Bones



Auto Coverage

They say you get what you pay for...but do you really? When it comes to buying bare-bones or cheap auto insurance, there is a lot of confusion. Should you save money by purchasing the least expensive policy possible, or is there a real reason to invest in the best policy money can buy? What about high deductibles?

Does it really pay to save money if you don't have the coverage needed in the event of an emergency? Following are some of the facts and fiction about bare-bones auto insurance coverage:

Fiction: High deductibles are always a great way to save money.

Fact: Increasing your deductible can lower rates but should be done with caution. Unless you have an alternative means of transportation and enough money in the bank to cover the out-of-pocket expenses, opting for a higher deductible might leave you stranded when you need reliable coverage most.

Fiction: All auto insurance policies are more or less equal.

Fact: Auto insurance policies differ dramatically on coverage options. Many ultra-low-cost policies fail to cover important items like medical expenses, or they may leave you high and dry if the other driver doesn't have coverage. On the other hand, it's often possible to reduce premiums by purchasing only the policy options specific to your situation. For example, if you have reliable medical insurance provided by an employer, that portion may not be as important to you as it would to someone without health insurance. Always speak with your agent about the best policy options and alternatives.

Fiction: Cheap auto insurance is impossible to find and undesirable.

Fact: Insurance underwriters are becoming increasingly creative in serving the needs of clients, including new forms of temporary policies, ultra-low-mileage options and other alternatives that can dramatically reduce prices without sacrificing the quality of coverage.

Orlando and Wife Cheryl with Sully Sullenberger and His Wife Lorrie

Orlando with John Vella Former Raider Offensive Tackle

Orlando with former Raider Quarterback Kenny Stabler

ROGERS INSURANCE

A GREAT Landlord Protection Policy Now Offered By SAFECO



Designed for the coverage needs of residential landlords

A broad product offering with flexible coverage options and pricing.

Extended dwelling coverage available protecting customers and agents.

Optional liability coverage automatically includes protection to cover wrongful eviction and entry claims along with coverage for libel and slander.

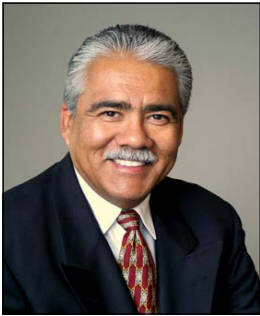
Competitive rates and savings opportunities - California offers a 3% account credit when the supporting homeowners, condo or renters policy is written with Safeco.

The launch of two new enhancements to our CA Landlord Protection program in 2010:

Increased Building Ordinance or Law Coverage The most exciting enhancement is the addition of available optional aggregate limits of Building Ordinance and Law coverage — our current Landlord Protection Program contracts include Building Ordinance or Law coverage for no additional charge. The included level of coverage is an additional amount of insurance over and above the purchased Coverage A limit. The included limit for this coverage is equal to a maximum of 10% of the Coverage A limit.

Customers have the ability to purchase increased limits for this coverage, to be offered on an optional basis. These optional limits would enable a customer to increase their aggregate Building Ordinance or Law coverage to either 25% or 50% of the Coverage A limit (15% or 40% above the included limit, respectively).

Expanded Extended Dwelling Coverage (EDC) Now includes eligibility for older dwellings. Eligibility for EDC has been expanded to include dwellings with construction year 1921 or newer, adding an additional 20 years of eligibility for this coverage (the previous limit was 1940). As a reminder, EDC provides an additional 50% above the stated limit of liability for Coverage A on the declarations page in the event that a policyholder is unintentionally underinsured. As always, dwellings should be insured 100% to value



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LONG-TERM CARE INSURANCE — IS IT RIGHT FOR YOU?

By Antonio Dominguez, MBA
Financial Planner

The average cost for a private room in a U.S. nursing home now exceeds \$200 a day and is over \$78,000 annually. At this rate, the cost could quickly deplete almost anyone's assets. One way to protect yourself and your assets is to purchase a long-term care insurance policy — just in case.

Essentially, long-term care insurance pays for extended care either in a nursing home or by a health-care professional in a person's own home. Benefits generally become available when the insured person cannot perform one or more activities of daily living, such as bathing and dressing.

Do You Need It?

Neither Medicare nor standard health insurance pays more than a small amount, if anything at all, for long-term care. Medicaid will pay, but only if your income and assets don't exceed the modest amounts set by the government.

Some people are able to "self insure." To understand how this works, consider Mary and Al, a hypothetical couple. When they retired at age 65, Al had a pension from his employer, as well as an individual retirement account (IRA). Mary had the money she'd put away in her employer's retirement savings plan. During the early years of their retirement, they lived comfortably on Al's pension and IRA and saved Mary's retirement account for future medical care — if necessary.

Several years later, Al had to enter a nursing home. Mary's assets covered his two-year stay in the home. However, if the couple had not had Mary's retirement account to draw on to pay for Al's care, they would have been forced to use income Mary needed for her living expenses to pay for Al's care.

The bottom line: Unless you have sufficient assets that you won't need for other retirement needs, you should consider buying long-term care insurance.

What To Look For

When evaluating policies, shop carefully and ask plenty of questions. Look for a policy that offers inflation protection. A benefit that seems adequate today may not be enough when you need it. For example, if nursing home prices were to rise by 5% per year, the current average \$77,000 annual bill could top \$204,000 in 20 years.

Another consideration is the policy's waiting

period. Figure out how long you can afford to self-insure before benefits actually begin. The longer the waiting period, the less expensive the policy is likely to be. Other important features to evaluate are the daily benefit amount and the length of the benefit period. Higher benefit amounts and longer benefit periods generally increase premiums.

Premiums will be more affordable if you buy a policy when you are young and healthy. The older you are, the more you can expect to pay for long-term care insurance. Premiums may also be higher — perhaps significantly so — if you are in poor health when you buy a policy.

If you already have long-term care insurance, review your policy to be sure it meets your needs. The best policy for you will depend on your personal financial situation.

Help from Uncle Sam

Long-term care insurance can be expensive. But, if you itemize deductions on your federal tax return, you may be able to deduct part or all of the premiums you pay for a qualified long-term care policy as a medical expense.

**Long-term Care Premiums May Be Deductible*

Your Age	Max Amount Deductible*
40 or younger	\$320
41 to 50	\$600
51 to 60	\$1,190
61 to 70	\$3,180
71 or older	\$3,980

** These 2009 limits will be adjusted for inflation in future years.*

Keep in mind that you can only deduct medical expenses that exceed 7.5% of your adjusted gross income. So, you may have to incur significant other medical expenses in order to deduct your long-term care premiums. Check with your tax advisor to see how much — if anything — you can deduct.

Planning for long-term care can help you maintain control over your finances and improve your chances of getting the care you want. For more information, consult your financial advisor.



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Are You at Risk from 'Insurance Gaps?'

Do you have enough insurance to meet your – and your family’s – needs now, and in the future? If you don’t, you are putting yourself at risk of serious financial trouble if something goes wrong with your health, your home, your job or your finances.

That’s why I am offering you a free, no-obligation “Insurance Check-up” to make sure your insurance needs are adequately covered. I won’t try to push you into buying insurance. I’ll just give you the honest facts about your current insurance status.

Just give my office a call at **925-365-3200** to arrange an appointment for a no-fuss, professional consultation.

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Words can go horizontally, vertically and diagonally in all eight directions.
 Words may overlap but do not share letters.

W F V H G I E L N E I V I V X R V Z R B T D H
 J E A N H A R L O W P L E L B A G K R A L C N
 L D O Y L A N A T U R N E R F K M R N P T R M
 J I K B F C R R L B W L K L C L A X N C M L G
 L K N M R Q J M P R N C T E G T R K R M M D A
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 T Z Z C H A R L E S B O Y E R H T B F M Y G Y

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Audrey Hepburn
 Ava Gardner
 Barbara Stanwyck
 Carole Lombard
 Cary Grant
 Charles Boyer
 Clark Gable

Elizabeth Taylor
 Errol Flynn
 Gene Tierney
 Grace Kelly
 Gregory Peck
 Greta Garbo
 Hedy Lamarr

Humphrey Bogart
 Ida Lupino
 Ingrid Bergman
 James Stewart
 Jean Harlow
 Katharine Hepburn
 Lana Turner

Linda Darnell
 Marlene Dietrich
 Paulette Goddard
 Rita Hayworth
 Sophia Loren
 Vivien Leigh