



BENEFITS

Individual Market 2019

**Financial Planning
Retirement
Medicare
Life
Health**

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Financial Planning Must Start With Health Insurance

We try to not use age-old sayings, but in this case, it is true: "If you don't have your health, then you don't have anything."

In this case, knowledge of your health situation, and the cost of maintaining your health, needs to be **Step #1** when considering any financial plan.

Why? It can change your costs and your time horizon. Drastically.

Examples:

- You are 30 and bullet-proof. You have time to wait out "the storm" if it comes.
- You have an incurable disease with very high annual maintenance costs.
- You may have been too conservative if your health is excellent, outliving lifetime savings is a real possibility.

Only when you know where you stand, can you plan. Without that, the difference in returns won't matter.

Our Health Insurance Expertise

As broker, we don't have an opinion on which carrier and which plan we want for you. Our sole goal is to identify what is best for the client and then make recommendations that fit the client. Period.

There are no exceptions to this rule.

We have removed every barrier that could conceivably exist, in order for our clients to accomplish this, we have almost unlimited access to carriers and plans.

Unlimited Access

- healthcare.gov authority
- Access to every dominant carrier
- Knowledge of employer-sponsored plans (we have many commercial clients)
- Short-term medical plans
- Critical Illness plans (Cancer, Stroke, Heart Attack)

Our Edge: Formal and Real-World Knowledge

We do not underestimate anyone, because while confusing to many, financial products have basic principles that we understand very well.

Our knowledge is more than world-class formal education. It includes understanding that both clients and carriers have at least as much formal or real-world experience as we do.

Why This Matters

- Carriers are always changing things slightly. The slight differences can make an enormous difference to our clients. Since we understand the principles, from the ground up, we can recognize which changes can benefit our clients without relying on the “cheerleading” advertisements.
- Our clients have the widest range of net worth and real-world experiences. Not much will surprise us.

Long-Term Care Insurance

Being unable to take of yourself is the one topic no one likes to discuss. We call it “the elephant in the room.”

However, the flip side can be worse. The cost of skilled nursing facility care is prohibitive for many, and the population of those requiring caregivers is growing.

Long-Term Care Insurance (LTCi)

Much of the negative publicity is wrong, but the premiums are high, and there is the chance that you don't use the policy.

The other challenge: there is underwriting involved, and it can be difficult.

Finally, premiums can rise over time (with the permission of the state regulator).

The Upside is Enormous

For those that qualify, valuable because it can protect your a great deal of your household net worth.

Since we understand health insurance very well, we will have a very good idea if you qualify, in advance.

Living Benefits Life Insurance

The #1 cause of household bankruptcy is medical debt. Life insurance carriers have responded by creating life insurance where the benefits can be received while you are still living.

Living Benefits Life Insurance

If you have a medical issue that threatens your household finances, there are new life insurance policies that will allow you and your family to receive the benefits while living.

Features

- The Premiums Are Lower
- Medicare underwriting less difficult than Long-Term Care insurance
- Unused Benefits Are Not Wasted

Drawback

- The Upside is Limited (benefit amount is not as large as long-term care insurance)
- The full benefit amount may not be available

Bottom Line

The market is evolving rapidly, there are new features that are being introduced. A new feature will likely determine what is best for you and your household.

Protected Upside on Retirement Savings

The traditional annuity is now all but gone.

**How do Deferred Indexed Annuities
Work?**

Lifetime Income

For many, the risk is now that as life expectancy increases, it is possible to outlive your savings.

The Issue is Difficult

Can you do it yourself? The answer is maybe, but that will require you to do a number of things.

- You need to be very disciplined about withdrawal.
- You need to be very sure that your existing holdings will not decline.
- You need to understand that if financial markets decline, your bills will continue
 - When one spouse survives, the surviving spouse does not collect two Social Security payments.

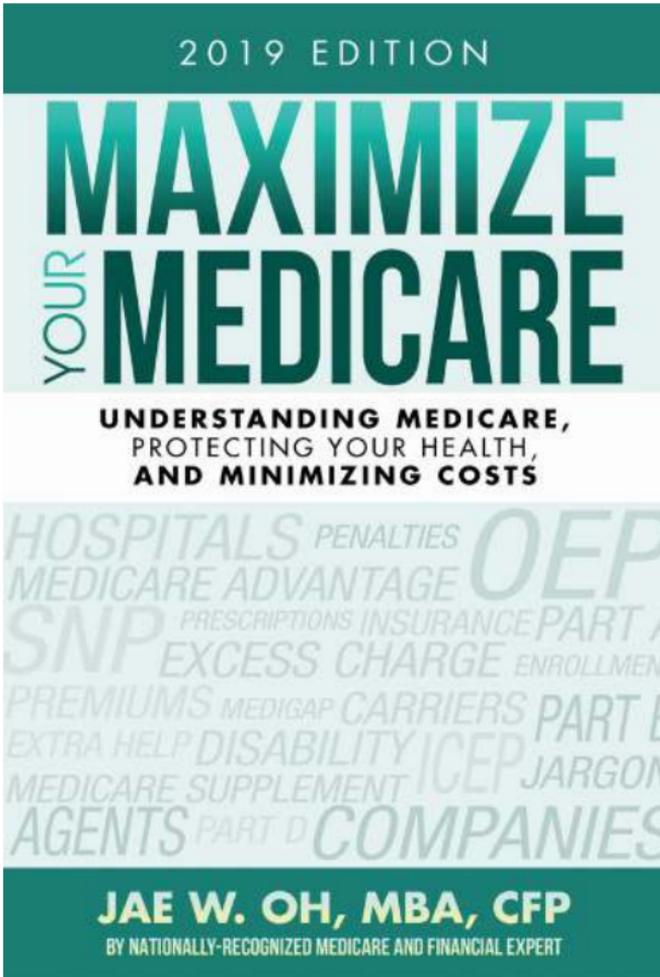
Extend Your Existing Savings Now

- One way is to immediately convert a portion of lifetime savings into a guaranteed income stream, by using a Single Premium Immediate Annuity. The income never ends. You can choose to have payments remain until both spouses die.

Deposit Now, Lifetime Income Later

- A Deferred Indexed Annuity can be used to grow your money until the future, and then convert to lifetime income.

Nationally-Recognized Medicare and Financial Expert



**7th Edition
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**GH2 =
Great Hope,
Great Humanity**

We Begin With Hope

Our covenant begins with defending your hopes, large or small, as you define them.

We Act With Humanity

Our clients range from high-net worth to Medicaid recipients. Whether sick or wealthy, we don't pick and choose those that we serve and those we don't. If you are willing to listen to our counsel, you will ultimately do the choosing, as dictated by your personal, private priorities.

**Free Initial Consultation
No Obligation or Hidden Fees**

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