# **Medicare Annual Enrollment**

#### **October 15th - December 7th**

#### C4H "Obamacare" Annual Enrollment November 1st - January 15th



### **Brad Keating**

3425 Austin Bluffs Pkwv Suite 115 Colorado Springs, CO 80918 719-244-2857 // www.insurancess.org New Internet site for clients:

#### www.bradkeatinginsurance.com

- \* Newsletters, videos and more info added
- \* much more info than "regular" site \*
- \* Check it out as I continue to add more!

## <u>APPOINTMENTS</u>

\_\_\_\_\_\_\_

**BIG annual newsletter coming in early October!!!** (Plans are released October 1)

If you KNOW you want to switch...

Or if you haven't visited in a long time and just want to do a face to face

CALL ME and do an early scheduling for a convenient time for you!!!

## My cell:

# 719-244-2857 (no texting please)

OR email me at:

#### bradkeating@comcast.net

## **Advantage Plan Preview???**

I am hearing that the focus of the companies is going to be DENTAL. This could become significant \$\$\$! Waiting for the plans to be release October 1.

## ANNOYING ADVERTISEMENTS

ALL advertisements lead to an insurance agent. • WHY? Because by LAW – ONLY a licensed agent can sell an insurance plan. What if you call the company? You will be redirected to a "licensed agent" paid for by the company.

2 reasons to buy from a LOCAL agent (especially me!)...

- 1. Do you really know it is an insurance agent? With all the scams going on seniors are the prime target. NEVER buy insurance from a stranger as you don't know if they are a scam or not.
- 2. An agent in California or wherever will sell you anything and hang up. You will NEVER talk to them again.

## What is worse than inflation eating your money?

# **LOSING MONEY!**

In 2022 – LIMRA reported a 159% INCREASE in Fixed Annuities (and Fixed Indexed Annuities)!

• In 2023 – LIMRA reported another 27% gain in Fixed Annuities!! (Most sold ever in the nation)

#### WHY? 2 REASONS:



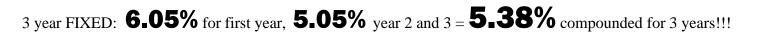
Baby boomers (and OLDER) do not want **RISK!!** 



Guaranteed High rates that are close or better than inflation.



Latest Best rate as of September 1...



• If you want to lock in more years, rates are even higher!

## **PERSONAL PENSION** for the rest of your life!

#### High interest rates = GREAT guaranteed LIFETIME income!!! - Turn that CD or cash into a guaranteed income pension!

#### A FIXED INDEXED ANNUITY should be in everyone's portfolio:

- MONEY is protected... can only USE it NOT LOSE IT !!!
  - Guaranteed interest OR can make bigger money on stocks if they go up well
    - Cannot LOSE money on stocks if they go down
- NO PROBATE if you pass away, whatever money is in annuity can go to heirs with no probate
  - $\circ$  Can turn on the income at any point or take out some extra if needed with no penalty.
    - If stocks go up well I've had clients earn 10%... 11%...12%!

#### +++ AGAIN – these are GUARANTEED rates and cannot lose money +++

DON'T use someone you don't know – as many products are good for the AGENT... not the client.

• CALL ME... I can shop many companies and products and give you choices!!!