

From: "Jennie Saunders" <[REDACTED]>
To: <Jeevacation@gmail.com>
Subject: Fw: Wednesday
Date: Tue, 27 Jul 2010 11:18:08 +0000

Help ? Can I get 5 min ...

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-----Original Message-----

From: Alan J. Kramer <[REDACTED]>
To: Jennie Saunders <[REDACTED]>
CC: [REDACTED]
Sent: Mon Jul 26 16:57:48 2010
Subject: Re: Wednesday

Jennie and Dangene,

I know you are relying on my expertise in regard to Long Term Care Insurance but I do have a couple of questions.

1. Since you have assets are you willing to self insure part of your benefit to keep the cost down or do you want total coverage?
2. Most plans require that you submit bills for home health care to receive reimbursement. Are you OK with this? I'm trying to give you quality benefits

but at the same time I'm sensitive to premiums too.

3. A silly but helpful exercise. Please list in order of importance.

- A. Price
- B. Benefits
- C. Ratings of Insurance carrier

I realize that all three are important but I have a couple of carriers in mind and the answer would be very helpful to all of us.

I will explain in detail what these plans cover as well as details on health insurance as well.

See you on Wednesday at 5.

Regards,

Alan

Alan J. Kramer CFP, CLTC, MBA, LUTCF

Agent

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