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How to Find Long-Term Value in the Toil of Real Estate Agents' Daily Grind?

Today's major concerns include:

- * Where is my next sale / income going to come from?
- * How can I retire comfortably?
- * How much do I need to earn and required to save per month to produce guaranteed retirement income?
- * Do I have a Tax-Free Retirement plan in place?
- * Can I cover gaps in Health Insurance Coverage?

Most Agents may not have access or knowledge of comprehensive insurance solutions that are available today. If benefits are acquired via an employer, in most cases these benefits are for the term of employment; upon retirement the benefits cease. Whether there is access via an employer or not; securing an individual policy in your planning would help protect your family in times of need and offers peace of mind.

At last, one plan that can protect your family from losses in the event of death, disability, chronic, critical or terminal illness. Depending on your eligibility, you can design your insurance plan to provide the following benefits:

- Living benefits such as Critical, Chronic and Terminal Illness Riders (Long-Term Care) – Access a percentage of your death benefit to help pay for care.
- Tax free retirement income – *Access up to 15% per year of your cash / surrender value after your 10th year anniversary via the preferred or wash policy loan provision. Upon death outstanding loans are deducted from the policy death benefit – Enjoy life! No need to repay loans while alive.
- Guaranteed no loss of principal and / or earnings due to market fluctuations if fixed or indexed allocations are made.
- Flexibility in paying anywhere from the **minimum to the maximum premium.

Can you afford to recover? Here are some facts:

- *** 62% of all bankruptcies and 49% of all foreclosures in the USA are due to medical bankruptcies.
- *** 48% of all small business failures resulted from a medical bankruptcy.
- *** 75% of all people who declare a medical bankruptcy had health insurance.

If you don't have a plan in place, **Borde Insurance Finance Investments** can help by addressing and solving the problem first. Whether it's an income gap, reducing market risk, or protecting your assets in the event of a healthcare crisis, etc.

We are your hometown agents and advocates – Let us help you navigate your options, create a solid plan that helps give you peace of mind that work within your budget. As licensed independent insurance agents representing A to A+ tenured national carriers; we are qualified to answer questions you may have regarding your options and plan comparisons.

Borde & Associates P.A. dba Borde Insurance Finance Investments, FL license # L093224

* Based on current assumptions, certain exclusions and limitations may apply.

** The Minimum / No Lapse Guaranteed Premium guarantees Death Benefit coverage for 10 years assuming that the total premium paid less any Policy loans and partial withdrawals exceeds the cumulative No Lapse Guaranteed Premium for each of those years.

*** *Harvard study published in the American Journal of Medicine &*



Business Partner Spotlight

Borde & Associates

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