

SENIOR PRODUCT PORTFOLIO

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ANNUITIES

There are generally two types of annuities sold - fixed and indexed. Annuities typically offer tax-deferred growth of earnings, lifetime income and may include a death benefit that will pay a beneficiary a specified minimum amount. Most investors know that the stock market can be volatile. Annuities offer a viable method to safeguard your client's future.



A.M. Best rating of A (Excellent)
Founded in 1896; based in Minneapolis, MN



A.M. Best rating of A (Excellent)
Founded in 1940; based in Cincinnati, OH

FINAL EXPENSE

According to the National Funeral Directors Association, the average cost of a funeral in 2006 was \$7,323, up 45% since 2001. However Social Security provided death benefit is \$255 and the Veteran's Administration covers \$300 for burial and funeral expenses. Final expense policies are a valuable tool for clients to offset the rising cost of funeral expenses.



LONG TERM CARE

There is a great deal of choice and flexibility in long-term care insurance policies. Your clients can select a range of care options and benefits that allow them to get the services they need in the settings that suit them best. MIS will help you obtain the right policy to fit your client's needs.



MEDICARE ADVANTAGE & PART D

Medicare Advantage (like an HMO or PPO) is another Medicare health plan choice your 65 and older clients may have as part of Medicare. Medicare Advantage Plans, sometimes called "Part C" or "MA Plans," are offered by private insurance companies approved by Medicare. **Part D** plans, sometimes called "PDPs", add drug coverage to Original Medicare, some Medicare Cost Plans, some Medicare Private Fee-for-Service (PFFS) Plans and Medicare Medical Savings Account (MSA) Plans. MIS will help you identify the best program available to meet your client's needs.



MEDICARE SUPPLEMENTS

Medicare Supplements are a great "Door Opener" for you to cross-sell many of the different products we offer; including, but not limited to Final Expense, Long Term Care and Annuities. The U.S. population age 65 and over is expected to double in the next 25 years. By 2030 almost one out of five Americans (some 72 million people) will be 65 years or older.

