

HAPPY HOLIDAYS

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The Right Brand of Insurance

Amazing Opportunities!

- **Aggressive Underwriting on overweight individuals.**
- SPECIAL Non Tobacco RATES for CIGAR SMOKERS
- Return of Premium Term Life Insurance
- Complimentary Policy Appraisal
- Table Shaving Programs for Substandard Risks

Call us Today to Cash in on these Amazing Offers

800-220-4015

ARE CD'S GOING TO GET YOU HERE?

1. Do you just allow your CD to roll over year after year?
2. With higher Interest rates on the horizon, now may be the time for a shorter term duration with your CD's.
3. Could there be associated risk with CD's? After all they offer safety through the FDIC, and are insured up to \$100,000 per financial institution.

- Do CD's provide the long-term, inflation protection, profit potential you need?
- Do CD's offer the power of tax deferred compounding? (unless held in an IRA or other tax qualified plan)



Juggling Portfolios!!!

Who Juggles Portfolios??? At Premium Brand we do not believe in juggling your portfolio as other firms advertise. We believe in understand-

ing your investment needs to help you design an investment strategy that will work within your risk-reward tolerance.

WHAT IS AN IN-FORCE ILLUSTRATION?

An in force illustration will show how your policy has performed with the current low interest rates and/or rates of return on your investment to the original illustration shown at purchase. These factors will have a direct effect on the policy performance in the

latter more crucial years of the policy. At Premium Brand, we can help you evaluate your current policies and make sure that your policy will endow at age 100 or carry the guarantee to be in force when your family needs it the most. Too many of our reviews

discover that the original premium paid needs to be increased in the later years to keep the policy in-force. Don't get caught call for a review today.

DO YOU HAVE ENOUGH LIFE INSURANCE FOR TOMORROW?

Visit us on the Web
www.PremiuBrandInsurance.com

Or

Call us Toll Free
800-220-4015



If you purchased this amount of life insurance...

And your family spent \$25,000 for last expenses

Your family would have this monthly income for 10 years

-or-

This monthly income left for 20 Years

-or-

This monthly income for 30 years.

	\$100,000	\$250,000	\$500,000	\$1,000,000
And your family spent \$25,000 for last expenses	\$75,000	\$225,000	\$475,000	\$975,000
Your family would have this monthly income for 10 years	\$788	\$2,365	\$4,992	\$1,0247
-or- This monthly income left for 20 Years	\$488	\$1,465	\$3,093	\$6,349
-or- This monthly income for 30 years.	\$396	\$1,188	\$2,508	\$5,147

Assumes 5% interest on lump sum. 28% tax bracket.

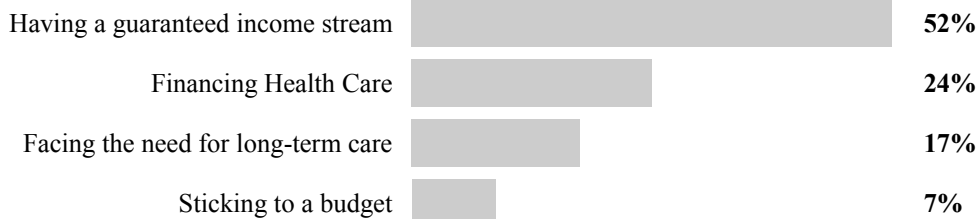
"You're sure to get competitive rates. It's just that basic."

For a Free Quote

Call

800-220-4015

What is the biggest challenge facing retired clients?



Premium Brand Inc., can help you achieve your goals.
Call and make an appointment today!

From all of us at Premium Brand, we wish you the happiest of holidays.

Spam Blocker: We need your help with your e-mail address

We would like to better serve your needs this coming year. Think outside of the mail box. You provided us with your e-mail; However, with all of the new "SPAM" blocking technology we need your assistance. In order for us to

contact you via e-mail you need to **include us in your address book**, so when we send you an e-mail it will not be marked "non-deliverable SPAM". Please e-mail us at **sam@termbrandins.com** so we can update our system

here at Premium Brand as well. In this e-mail please include the following: Your Name and telephone # to ensure that we are not blocking your e-mails.

Thank You
Happy Holidays!

GET A GUARANTEED DEATH BENEFIT YOU CAN COUNT ON.

Universal Life insurance is a permanent policy that offers greater flexibility than whole or term life. After your initial payment, you can reduce or increase the amount of your death benefit as your needs change (although to increase the amount, you'll probably have to give the insurance company medical proof that you are still in good health).

initial payment, you can pay premiums any time, in almost any amount within the policy's required minimums and maximums.

These policies now providing guaranteed protection till age 120 in some cases. After your

What Will \$250,000 till age 120				
Cost for Guaranteed Universal Life Insurance				
Preferred Non-Smoker Health Class				
Age	45		50	
1035 Exchange*	Male	Female	Male	Female
\$ None	\$2,196	\$1,776	\$2,732	\$2,430
\$ 5,000	\$1,888	\$1,461	\$2,405	\$2,099
\$ 10,000	\$1,597	\$1,161	\$2,095	\$1,781
\$ 15,000	\$1,316	\$ 879	\$1,800	\$1,478
\$ 20,000	\$1,041	\$ 613	\$1,520	\$1,189
Age	55		60	
1035 Exchange*	Male	Female	Male	Female
\$ None	\$3,236	\$2,781	\$4,187	\$3,590
\$ 5,000	\$2,881	\$2,419	\$3,791	\$3,191
\$ 10,000	\$2,545	\$2,072	\$3,406	\$2,808
\$ 15,000	\$2,225	\$1,741	\$3,039	\$2,444
\$ 20,000	\$1,920	\$1,425	\$2,691	\$2,098

Keep your insurance and your investing completely separate.

Joe Smith 123 Main St Anytown, PA 12345	Date	1-1-2003	1117
Pay to the order of	Best Care in USA Nursing Home	\$ 153,300. ⁰⁰	
One hundred-fifty-three thousand-three hundred — ⁰⁰ /100		Dollars	
FOR	Nursing Home Care for 2 1/2 years	Joe Smith	
123456789 1234567891011 1117			

A 1035 exchange is a tax free transfer of cash surrender value from one company to another.

**Rates as of 12/04*

Who Will Write This Check?

You? Your Children? Your Children's Inheritance?

OR

Your Long Term Care Insurance Policy?

The number one financial risk facing you tomorrow is likely to be the potential cost of Long Term Care. 40% of people needing assistance with everyday activities are working adults. Those 65 years of age have a 48% chance of receiving care in a Nursing Home.

Call Today for a Free Quote
800-220-4015

Avoiding Estate Taxes

"If your Total Assets exceed \$1,500,000, including your life insurance, then you should consider an Irrevocable Life Insurance Trust (ILIT) for your life insurance policy. Call and ask one of our associates why!"

Premium Brand, Inc.

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Jenkintown, PA 19046

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Email: premiumbrand@yahoo.com

We are on the web come and visit
us!
www.premiumbrandinsurance.com

The Right Brand of Insurance



Applying is as Easy as 1, 2, 3.

1. **Call us to speak with an experienced professional and determine your unique insurance needs.**
2. **Complete an application over the phone in 15 minutes.**
3. **Complete a medical exam when convenient for your schedule.**

Then leave the rest to our team. We will have you through underwriting in 2- 8 weeks depending on your case.

New Privacy Rules May Put A Hitch In Your Estate Planning

If you've created a trust or a power-of-attorney (medical or financial) document, you may need to update it because of new federal health-privacy regulations.

Last year, a new body of national privacy standards was enacted under the Health Insurance Portability and Accountability Act (HIPAA). Under the new HIPAA rules, doctors aren't allowed to talk freely about patient's medical condition.

The problem arises when the power-of-attorney documents are drafted in such a way, or as state

rules require, that the power for someone else to act on your behalf only "springs" into action if you become incapacitated, and not a moment before.

This new HIPAA rule presents a problem for the person designated as power-of-attorney to access your health-care information legally, to prove your incapacity.

Although such problems are an easy fix, they will require a trip to your attorney's office.

Put Your Trust in Order

- Contact your attorneys to let them know you need to change your documents
- Add a HIPAA waiver form allowing the individual with power of attorney to have access to your medical records
- Add language to trust documents allowing you to require a trustee or successor trustee to provide information proving their capacity

ADVISOR SPOTLIGHT BY SAMUEL BRAND

WHAT INSURANCE COMPANIES DON'T TELL YOU ABOUT PERMANENT LIFE INSURANCE POLICIES

The question we are posing to you is, when was the last time your life insurance company sent you an in force illustration comparing the original illustration shown at purchase to your actual performance? If you bought your permanent life insurance policy at least 5 years ago or longer, now more than ever you should request an in force illustration from your current insurance company.

An in force illustration will show you how the policy is performing with the current low interest rates and or rates of return on your investment. Our experience has shown that most likely the Non-Guaranteed Current Assumptions that are based on the rate of return earned [less the mortality and administration

cost] have been underperforming which has a direct effect on the policy performance in later years. In simple terms, you are going to have to continue to fund this policy with additional premiums in order to keep your life insurance in force throughout your 80's and 90's. By identifying potential problems now you can save hundreds if not thousands of future premium dollars. All it takes is a phone call and an in force illustration to ensure your peace of mind.

At Premium Brand we can help you evaluate your current policies and make sure that your policy will endow at age 100 or be in force when your family needs it the most. The majority of our reviews discover that the original premium paid needs to be in-

creased to keep the policy in force till your late 90's or till age 100, unless action is taken.

Permanent policies have gone through a redesign that have lowered the mortality cost and guaranteed a death payment past age 120. What this means to you is that by restructuring your policy you can increase your death benefit with your current premium payments or you can lower your premium payments while maintaining your death benefit. Either way you are saving dollars and guaranteeing your death benefit until age 120. Do not miss out on this opportunity CALL TODAY; before it is too late, and let one of our experienced associates show you how to save premium dollars!

This newsletter is intended to serve as a basis for further discussion with your professional advisors. Although great effort has been taken to provide accurate numbers and explanations, the information in this report should not be relied upon for preparing tax returns or making investment decisions. The actual application of some of these concepts may be the practice of law and is the responsibility of your attorney.