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ANNUITIES

ANNUITIES: ARE THEY RIGHT FOR YOU?

An **annuity** may be a viable option for your retirement financial security. An **annuity** is a contract between you and the insurance company by which you make a lump sum payment or series of payments. In return, the insurer agrees to make periodic payments beginning immediately or at a set date down the road.

Types of Annuities:

Fixed: Earning a minimum rate of interest during the time that your account is growing. Periodic payments will remain an established dollar amount, either for a defined period of time or for an indefinite period (such as the lifetime of the account)

Variable: You chose to invest your purchase payments from various investment options (typically mutual funds). ROR and amount of payments will vary.

Equity-indexed: A minimum return that can vary. When making a lump sum payment or series of payments, the insurance company credits you with a return that is based on changes in an equity index.

Benefits of an Annuity:

- Diversifies your portfolio among a number of assets and manages your portfolio
- Avoids outliving your assets, since annuities pay indefinitely.
- Protects your assets from creditors.

Plan Ahead

Look at your immediate and long-term financial needs to determine if you can afford to open an **annuity**. Should you have a sudden need for cash, you can usually withdraw a small amount from a deferred annuity without suffering a penalty. However, you will likely suffer a penalty if you withdraw a significant amount of money after only a few years of having an **annuity**.

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AUTO INSIGHTS

AVOID FLOOD-DAMAGED CARS

In the wake of natural disasters, the used car market is often inundated with flood-damaged cars and trucks, many of which are cleaned and transported to other parts of the country to be sold to unsuspecting consumers.

Moisture inside can have devastating effect that can lead to problems with:

- electronics, such as engine controls or brake signals
- dashboard rotting
- airbags and safety sensors
- interior upholstery, carpeting and roof

Lessen your risk of buying a flood-damaged vehicle:

- check title history
- inspect wiring system
- inspect interior and engine compartment for evidence of water
- be wary of recently shampooed vehicle
- look for water residue or stains
- look for rust
- musty smells inside vehicle and trunk
- rust on screws in the console area where water would not normally reach

Safety First

Most states' lemon laws do not apply for purchases of used vehicles. In addition, many states do not require a grace period on used purchases as well.

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FLOOD SAFETY

FLOOD SAFETY PRECAUTIONS

According to the Federal Emergency Management Agency (FEMA), floods are one of the most common disasters in the United States.

It's important to be aware of flood hazards no matter where you live, but especially if you live in a low-lying area, near water or downstream from a dam.

REMAIN ALERT:

- Being aware of flood risks can help protect your home
- Visit fema.com for flood risk information in your area.
- If it has been raining hard for several hours or steadily raining for several days, be alert to the possibility of a flood.

WHEN A FLOOD WATCH IS ISSUED:

- Move your furniture and valuables to higher floors of your home.
- Fill your car's gas tank in case an evacuation notice is issued.
- Gather emergency supplies, including food and water.
- Tune your radio to weather updates, disaster directions and signals.
- Take essential items only if evacuated.
- Move to higher ground from rivers, streams, creeks and storm drains.

AFTER A FLOOD:

- Throw away old food that is not safe to eat and use bottled water until it is deemed safe.
- Avoid flood waters, protect yourself from mosquitoes to avoid contracting any diseases.
- Stay away from damaged buildings and structures.
- Stay away from fallen power lines or turn your power off.
- Clean up flood damage promptly.

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CYBER SAFETY

STAYING SAFE ON SOCIAL MEDIA

Nearly 60% of teenagers have been bullied online, While connected platforms like social media, text messages and game networks make it easier than ever to stay in touch with friends and family, they also present an opportunity for bullies to find targets.

Any type of bullying can lead to long-term emotional damage and health effects, it's important to learn some common signs of harassment:

- sudden changes in social routines and friendships
- anxious and nervous behavior
- uncertain feelings about attend school or social events
- unexplained physical symptoms, such as unusual appetites, headaches and weight changes

Use these tips to address or avoid cyber bullying:

- never respond to bullying or harassment, keep records of any offensive messages to use as evidence.
- contact law enforcement
- change settings in online platforms so teens can only communicate with people they know and trust
- encourage adolescents to talk to an adult about harassment, such as a family member or counselor.

Cyber Bullying Insurance Coverage

A number of insurance carriers now offer coverage for expenses associated with cyber bullying, usually an endorsement on a homeowners or renters insurance policy and can reimburse a family for emotional damage, psychiatric services, damaged reputations and more.

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LIABILITY COVERAGE

LIABILITY COVERAGE IN ECONOMIC DOWNTURNS

An economic downturn can be a turbulent time for businesses in every sector, worldwide. Sinking revenues and economic uncertainty can exacerbate the frequency of lawsuits in an already litigious society, and even companies that successfully weather economic downturns relatively unscathed can still face long-term risks.

Here are so tips to effectively manage your company's exposures as it adapts to the current business climate and moves smoothly into the next economic cycle.

SUPPLY CHAIN DEPENDENCY

Cutting costs is a necessity, however, it is important to remember that the financial security of your business can hinge on that of your partners, vendors and suppliers. Do not rely on the insurance coverage of your business partners to protect your assets or protect against third-party liability claims. In order to protect your company, it is a wise long-term investment to expand your coverage limits.

While it may be tempting to cut costs by limiting coverage, this decision could expose you to severe liabilities due to your supplier's shortcomings.

RELPLY ON SOLID CONTRACTS

In times of economic change, it is more important than ever to ensure your protection through thorough, seamless contracts. It is never a good business decision to sign a contract hastily, but especially in difficult economic times, be sure to explore all risks and legal ramifications.

CHANGE TO SURVIVE

For many businesses, change is an intelligent way of reacting to an economic crisis. It allows you to explore new customer bases and offer additional products or services. While expanding in either of these ways can revolutionize your business and keep you afloat in tough times, it could also expose you to additional liability you had not dealt with before. When you begin to step into new lines of products or services, you will inevitably face a learning curve, which puts you at a larger risk of facing product liability claims. You may want to consider purchasing additional lines of coverage to protect yourself, as your surplus lines insurance policy may only cover claims arising from one particular product.

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