

## Property & Casualty Companies

Allied  
American Collectors  
Auto Owners  
American Modern  
Cincinnati  
CNA  
Fremont  
Foremost  
Hagerty  
Harleysville  
Indiana  
North Pointe  
Prime One  
Progressive  
Safeco  
State Auto  
The Hartford  
Titan  
Zurich

## Life, Health & Annuity Companies

Aflac  
Allianz  
American General  
Assurant Health  
Auto Owners  
Banner Life  
Blue Cross Blue Shield  
Cincinnati  
Genworth  
Golden Rule  
Harleysville  
Health Plus  
Illinois Mutual  
Lincoln Financial  
United of Omaha  
North American  
Protective  
Prudential  
Settlers Life  
West Coast Life

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# Future Focus

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Saginaw, MI 48601  
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## Future Insurance Agency, Inc.

March/ April 2011

### Is a Fixed Index Annuity Right for You?

You insure your car. You insure your house. Yet many people don't realize they should insure their retirement assets.

Only you know your goals for retirement, so only you can determine your needs.

You may want to consider a fixed index annuity if the following benefits are important to you:

- Tax deferral to help you reach your retirement goals
- Indexed interest potential to help accumulate your retirement savings
- Protection benefits that can help protect your retirement assets and income

Annuities are designed to meet long term needs for retirement income. With a fixed annuity you can protect your retirement assets from loss.

Purchasing an annuity is an important decision, and one you should only make after consulting with your financial professional.

Let our expert help you determine if a fixed index annuity could be a solution for your retirement needs.



**Contact Our  
Life, Health & Annuity Dept**

### Is Medicare Your Health Insurance Provider?

**Did you know. . . .**

Medicare will not pay for auto accident claims until your supplemental plan has paid. Since **BCBSM** will not pay claims until Medicare pays, neither pays. Therefore, you need to increase your auto insurance to **FULL MEDICAL** once you become a Medicare beneficiary. This applies to **ALL** auto insurance plans. The purpose of auto insurance is not just to cover your vehicle, but also to cover health claims as a result of an accident with that vehicle.

Be aware that if you are on Medicare and have not increased your auto insurance to **FULL MEDICAL**, we suggest that you contact your agent today. You never know when an auto accident will happen and you don't want to be caught without sufficient medical coverage.

### Identity Fraud is tragically a growing reality. Are You at Risk?



By adding an identity theft endorsement to your policy some covered expenses include:

- Lost wages due to time away from work
- Credit Bureau reports
- Fees for reapplying for loans declined due to falsified credit information
- Postage, telephone, and shipping fees
- Certain associated legal fees
- Notary and filing fees

For low-cost peace of mind, discuss identity fraud with your agent, and request that coverage be added to your policy.

### Health Insurance For Individuals and Families

To find the right health insurance solution, you need a company you can rely on.

Most families have to budget for every aspect of their financial life; from their housing costs, to the type of vehicle they drive, to their grocery spending. Budgeting for health care, however, has been difficult due to the lack of available options and tools.

One of our health agents will be happy to answer your health care questions or create a plan that best meets your needs and budget.

**Contact Our  
Life, Health & Annuity Department**

## Community Corner



Winter Special Olympics 2011  
Apple Mountain

In December our staff once again participated in an "Adopt -a-Family" program for the 2010 Holiday season. We had a lot of fun shopping for both *wanted* and *wished* for items on our families list.

In January a few of our staff members volunteered at the Underground Railroad's **12<sup>th</sup> Annual Chocolate Lovers Benefit**. It was a tough job, but someone had to do it!

A group from Future Insurance had the opportunity to participate in volunteering for the Winter Special Olympics at Apple Mountain on January 27<sup>th</sup>. Fun was had by all especially the athletes. The weather was just right for skiing and other winter outdoor activities.