

THE INNER CIRCLE

October 2011 Edition



2011 BRING-A-FRIEND SEMINARS



You are cordially invited to bring a friend and join us for dinner at Rockwell's in Toledo, Ohio. This educational dinner seminar is the perfect opportunity to introduce Citizen Advisory Group to your family, friends and co-workers while enjoying a first-class meal on us! It is also a perfect time to take advantage of our Referral Program. This program will reward you for introducing us to your friends and family. We are dedicated to providing your referrals with the same level of expertise and service you have enjoyed in your relationship with us.

This educational dinner seminar will include topics such as:

- ◆ Gaining it back - Which Investments may be best to offset your losses in? Do you need to stay in the market to recover? The answer is no!
- ◆ Financial Professionals - is your financial professional a Fiduciary? Why is this important.
- ◆ Investment Risk - Where is the smartest place to invest money for growth today?
- ◆ Mutual Funds - If your funds cannot consistently perform, what do you do?
- ◆ Secure Investments - How can you potentially outperform CD's and Bank accounts without risk?
- ◆ Income Planning - How can you avoid outliving your money?
- ◆ And much, much more!

TUESDAY, DECEMBER 6TH

6:00 P.M.

THURSDAY, DECEMBER 8TH

6:00 P.M.

Call now to reserve a seat for you and a friend!

Inside: Planning for Multiple Beneficiaries in 5 Easy Steps, Medicare Reviews and much more!

PLANNING FOR MULTIPLE BENEFICIARIES IN 5 EASY STEPS

When do multiple beneficiaries exist?

Multiple beneficiaries exist when an individual names more than one beneficiary for their IRA.

When should you name more than one beneficiary?

When you want your IRA assets to go to more than one person or entity without having to incur additional fees or paperwork by maintaining separate accounts for each beneficiary.

- 1. Due date for designated beneficiaries.** September 30th of the year following the year of the IRA owner's death is the date designated beneficiaries are determined for purposes of post-death stretch payments.
- 2. Due date for non-designated beneficiaries.** These beneficiaries should be cashed-out before the September 30th date mentioned above. These beneficiaries include charities, estates and non-qualifying trusts since they have no measurable life expectancies. If they are not cashed out in time, they could prevent other beneficiaries from being able to stretch out distributions.
- 3. Due date for separate inherited IRAs.** These should be established and funded for each designated beneficiary by December 31st of the year following the year of the account owner's death. These accounts must retain the decedent's name as part of their title and include language identifying them as "inherited" or "beneficiary" accounts, but they must use the beneficiary's social security number for reporting purposes.
- 4. Maximize the stretch.** Each designated beneficiary identified by September 30th can utilize his or her own single life expectancy to maximize the stretch IRA if a separate account is established and funded by December 31st. The single life expectancy factor is determined in the year following the year of the account holder's death. Going forward, the factor is simply reduced by one each year (unless the sole beneficiary is the spouse, in which case he/she re-determines his/her life expectancy each year).
- 5. What if you don't split the account in time?** The single life expectancy of the oldest beneficiary must be used to calculate payments to all beneficiaries if separate beneficiary inherited accounts are not timely established.



CAG SUPPORTS THE OLYMPIC DREAM



CAG is a corporate partner of the Ohio Regional Training Center, an organization which provides a world class training environment for Olympic level wrestlers. The Ohio RTC has a goal of supporting 7 Olympic Hopefuls in the sport of wrestling at the 2012 Olympic Trials. The training center athletes live and train in Columbus, Ohio right alongside the current Buckeye wrestlers.

During a recent fundraiser, CAG Team Members had the honor of meeting former Ohio State Buckeye, Chris Spielman. Chris Spielman was a two-time All-American, and won the Lombardi Award as the best college football lineman. Spielman was then drafted by the Detroit Lions in 1988.

Check out the Ohio RTC at www.OhioRTC.com for more information.

REMINDER: MEDICARE OPEN ENROLLMENT DATES

It's that time of year. If you're considering enrolling in a 2012 Medicare Advantage plan you have to cut through all the noise and get the hard data. It makes no difference whether you are new to Medicare or have been on Medicare for some time. Even if you have been happy with your current Medicare Advantage (MA) plan, don't assume the benefits will necessarily stay the same. This year it is more important than ever to do your homework and get it right the first time.

The Annual Enrollment Period (AEP) for MA and Prescription Drug Plans (PDP) has changed. **The AEP is now October 15th - December 7th.** This is the time period which Medicare Beneficiaries can change their current MA or PDP plan or enroll into a new plan for the first time without medical underwriting. Remember, this period does not apply to Medicare Supplement plans.

We will be hosting an Annual Review Seminar specifically discussing the 2012 changes for Medicare and the Anthem 2012 Medicare Advantage Plans. This seminar will primarily be for existing clients currently enrolled into an Anthem Medicare Advantage Plan but all are welcome to attend. This seminar will take place Wednesday, November 2nd at 9:00 a.m. and 2:00 p.m. in the Forum room at the Holiday Inn French Quarter in Perrysburg, OH (each session will last approximately 90 min). This is an opportunity for current enrollees to hear about and discuss any changes to the 2012 Anthem MAPD Plans and how the changes may affect them. Please feel free to bring a friend if you would like.

In addition to the annual review seminar, CAG agents will be presenting weekly sales seminars on CAG, Medicare and Anthem Medicare Advantage Plans for 2012. The seminars will be held every Monday in the food court area at the Westfield Franklin Park Mall at 8:30 a.m. starting October 17th through December 5th and every Wednesday at Scrambler Marie's restaurant at 3344 Secor Rd. in Toledo at 6:00 p.m. beginning October 19th through November 30th (excluding November 23rd). Please call to RSVP or for more details.

CALENDAR CORNER

OCT. 27	Medicare Seminar	Perrysburg Library	6:00 p.m.
NOV. 1	Voting Day	Various Locations	
NOV. 2	Annual Review Seminar	Holiday Inn - French Quarter	10:00 a.m.
NOV. 8	Retirement Seminar	Pioneer Mill of Tiffin	6:00 p.m.
NOV. 10	Retirement Seminar	Pioneer Mill of Tiffin	6:00 p.m.

CHECK OUT OUR NEWLY
LAUNCHED WEBSITE!

CITIZENADVISORY.COM

CITIZEN ADVISORY GROUP
900 W. SOUTH BOUNDARY #4B
PERRYSBURG, OH 43551



UPCOMING DINNER EVENTS

NOV. 8 - THE PIONEER MILL OF TIFFIN
NOV. 10 - THE PIONEER MILL OF TIFFIN
DECEMBER 8 - ROCKWELL'S
DECEMBER 10 - ROCKWELL'S

CALL US TO RESERVE A SPOT FOR DINNER!
THIS IS A GREAT CHANCE TO
INTRODUCE YOUR FRIENDS AND
FAMILY TO CITIZEN ADVISORY GROUP!

HONORING ALL WHO SERVED

Make sure to show your thanks and
appreciation to all the Veterans
on November 11th.

