

# THE INNER CIRCLE

*September 2011 Edition*



## 2012 REFERRAL PROGRAM

At Citizen Advisory Group, we believe the highest form of flattery is when our clients refer us to their friends, family and co-workers. However, we also believe our clients deserve to be rewarded for taking the time to do so.



For every new person you introduce to our firm, you will receive a \$25 gift card\* and be entered into a drawing to win a 1,500 voucher for a

### CARIBBEAN VACATION OF YOUR DREAMS

Each new person you refer entitles you to additional drawing entries.

**So, what exactly is an introduction?**

There are a few different ways you can introduce us to others that could potentially qualify you to be entered into the Caribbean Vacation Drawing. Have your referral:

- Attend one of our public dinner seminars
- Attend, along with you, one of our “Bring a Friend” seminars
- Contact us directly to set up a no cost, no obligation visit



Your referral must attend a no cost, no obligation one-on-one visit with a CAG Advisor or Agent or a dinner seminar for you to qualify for entry into the drawing.

**CALL your advisor or agent today to learn more! (419)872-0204 or (877)883-1224**

**Thank you for being a valued client!**

*\*Some restrictions apply.*

# NEW MEDICARE OPEN ENROLLMENT DATES



**BY RON MYERS**

The Annual Enrollment Period (AEP) for Medicare Advantage (MA) and Prescription Drug Plans (PDP) has changed. **The AEP is now October 15<sup>th</sup> - December 7<sup>th</sup>.** This is the time period that 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.

CAG is in the process of reviewing with our carriers the expected 2012 plan changes. The 2012 plan information will officially be released from the carriers starting October 1, 2011. Per CMS regulations, from October 1 to October 14<sup>th</sup> agents can begin reviewing new plan information with beneficiaries but cannot accept applications until October 15.

If you have a Medicare Advantage Plan or Prescription Drug Plan and would like to review your options for 2012 please contact Citizen Advisory Group to schedule a review with your agent. **This is an important step in making sure that you are in the most appropriate plan for your circumstances.**

## COME VISIT US AT ONE OF OUR INFORMATION BOOTHS

New this year, CAG has partnered with Anthem BCBS to staff an information booth at the Westfield Franklin Park Mall. We can discuss and review new plan information and enroll beneficiaries at the booth. This is an exciting opportunity for CAG to expand its' partnership as the Northwest Ohio Authorized Independent Agent for Anthem.

CAG will also be staffing information booths at Walmart stores in Bowling Green and Tiffin, Ohio for the Humana-Walmart Prescription Drug Plans.

### Mall Booth Hours *(near the food court)*

Mon.-Fri. 9:00a.m.-1:00p.m.  
4:00p.m.-7:00p.m.  
Saturday 10:00a.m.-3:00p.m.

### Walmart Booth Hours *(Beginning Oct. 3rd)*

Mon.-Fri. 9:00a.m. - 1:00p.m.

## ARE YOU READY FOR SOME FOOTBALL?



Are you a football fan? Enjoy a University of Toledo Rocket football game on us here at Citizen Advisory Group. We have four seats for every home Rocket game in 2011. The tickets come with free parking and a \$4 food voucher per ticket. Please give us a call at (419) 872-0204 to RSVP a game.

Tickets are first come, first serve.

|                      |          |                   |
|----------------------|----------|-------------------|
| Friday, September 16 | 8:00p.m. | Boise State       |
| Saturday, October 8  | 3:00p.m. | Eastern Michigan  |
| Saturday, October 22 | 7:00p.m. | Miami             |
| Tuesday, November 1  | 7:00p.m. | Northern Illinois |
| Tuesday, November 8  | 8:00p.m. | Western Michigan  |



## LIFE INSURANCE: NOW MORE THAN EVER

What a turbulent few years it's been. Even as the Great Recession has eased, many of us are still trying to get back on solid financial footing. For some, the recovery hasn't amounted to much. The employment market is still weak and home prices continue to fall. Gas prices are high and consumer confidence is low. Through it all, one source of financial security has remained strong, however, and that's life insurance.



### A FINANCIAL PRODUCT THAT HAS HELD ITS VALUE

While so many aspects of people's financial lives have been shaken, life insurance continues to do exactly what it was designed to - serve as the foundation of a family's financial security. If you own a term life policy, the death benefit has remained the same through all the ups and downs of the economy. Owners of whole life insurance have seen their cash values rise when the value of many of their other financial assets have slipped. As the tumultuous experience of the last few years has demonstrated, life insurance is one of the few things that provides certainty in uncertain times.

### MAKE SURE YOUR FAMILY IS PROTECTED

You may be feeling less financially secure than before the Great Recession began. Your retirement accounts may have rebounded, but you may have been forced to sell your home at a loss. You may have found a new job, but at a lower salary. Some days you might feel like it's all you can do to put food on the table and keep a roof over your head. But what if you died tomorrow?

No one wants to think in those terms, but giving that many of us are in the financial rebuilding stage, you need to ask yourself, "Would my family be OK financially without me in the picture?" Life insurance is one of the few guarantees your family could rely on to maintain their quality of life.

As difficult as it may seem to look beyond the bills due at the end of the month, you should make it a priority to either maintain your current life insurance or purchase a policy if you don't have one. It will provide an anchor of stability for your family finances, ensuring that your loved ones will be financially secure when you die.

### START HERE - NOW

If you're not sure where to start, the nonprofit LIFE Foundation offers an online Life Insurance Needs Calculator at [www.lifehappens.org/lifecalculator](http://www.lifehappens.org/lifecalculator), which will provide you with a general sense of your life insurance needs. Then consult one of our qualified life insurance professionals for help determining the right solution for your specific needs. Do it today - your family's financial future is too important to leave to chance.



## LIFE INSURANCE

AWARENESS MONTH  
SEPTEMBER 2011

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



## UPCOMING DINNER EVENTS

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OCT. 11 - LASCOLA'S ITALIAN GRILL  
OCT. 13 - ROCKWELL'S  
OCT. 20 - ADMIRAL'S AMERICAN GRILL  
NOV. 8 - THE PIONEER MILL OF TIFFIN  
NOV. 10 - THE PIONEER MILL OF TIFFIN

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## SATISFACTION SURVEYS

Satisfaction surveys went out this week! Please take the time to let us know what we do well, what you would like us to do better and some types of activities and events you would like to see us host in the future. We thank you in advance for your feedback!

CITIZEN ADVISORY  
GROUP