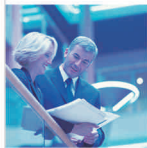




Insurance Strategies





Planning for unforeseen events is one of the most often overlooked aspects of financial planning. Yet its also one of the most important. Regardless of how much time or money you spend building your investments, one unfortunate event can quickly erode the value of that plan if you don't have an appropriate insurance strategy in place. At Ridge Capital Management, our services include essential insurance strategies, to help make sure that your financial future and your loved ones are protected.

Essential Protection for Your Loved Ones

Planning a solid insurance strategy is a necessary and valuable service to protect you and your loved ones. At RCM, the first step we'll take to put you on the right track is a careful assessment of your assets. We'll work with you to determine what types of insurance you may need, how much you'll need and finally how you may obtain the most appropriate plan(s) at the lowest cost. The strategy we build for you may include many different components such as variable or term life insurance, disability insurance, long-term care insurance, disaster insurance and/or business insurance. Because your needs are unique, we'll tailor the plan to protect what is most important to you.

Basic Types of Insurance

Life Insurance

Life insurance is important protection for those who have others depending on their paycheck.

In the case of an unforeseen death, your life insurance policy should provide your dependents with ongoing income to replace yours, as well as to accommodate expenses such as funeral or other built up medical costs. Life insurance can also offer reduced income and transfer tax liability, and can be a ready source of cash at times when its likely needed most.

Additionally, many high-net worth individuals use life insurance policies to obtain coverage to pay estate taxes so their heirs are not burdened with these expenses. Often, families who haven't prepared for hefty estate taxes are forced to liquidate assets at unfavorable prices to pay for them.

| Term life or cash value insurance?

Term life is often the favored type of life insurance because of its simplicity. With term life insurance, you pay the premiums and are then covered for the term you choose. Conversely, cash value plans are often favored for their tax-sheltered earnings, similar to employer-sponsored retirement plans or IRAs. Cash value plans allow you to invest your premium payments in various investment options. |

Annuities

Annuities are often referred to as "upside-down insurance policies." While life insurance policies require you to pay small, regular amounts over time to receive a large lump sum in the future, annuities do just the opposite. Generally annuities pay a larger amount in one





lump sum in order to receive regular payments over an extended period of time. Payments to you can be arranged to start immediately or at some point in the future.

| There are many different types of annuities. For example, with deferred annuities, purchase payments are made in one large sum, and installment payments are set to begin sometime in the future. This is different from an immediate annuity, which is similarly bought in one lump sum, but payments are set to begin immediately. Additionally, there are fixed annuities, in which buyers are guaranteed to receive payments throughout either their lifetime or some fixed period of time. The amount of these payments is based on many different factors and determined at the time of purchase. Whereas, a variable annuity is one in which the insurer invests premiums in a portfolio of securities. The value of the annuity, and likewise the payments, depends on the performance of the portfolio. |

Long-term Care Insurance

Long-term care insurance refers to medical or personal care services you may need should you someday become unable to take care of yourself. Consider that the average nursing home costs per year exceed the costs of a four-year state university education.¹ While it may be difficult to think about, an accident or



illness could cause you to need long-term care at any age. While Medicare and Medicaid pay for some long-term care, there are severe restrictions on just what they pay for. For example, Medicaid does not cover home care. A long-term care insurance plan ensures you receive adequate care when you need it.

Lets Get Started

The types of insurance you may purchase will depend on the specific needs of you and your loved ones. In addition to the types of insurance discussed above, you may also consider other specific insurance plans that we can help you set up. For example, if you are a small business owner, you may want to consider small business insurance. Similarly, if you have goals such as saving for your childrens education or leaving them with inheritance money, setting up trusts for these specific purposes may be an appropriate vehicle for reaching these goals.

At Ridge Capital Management, we can help you to determine what types of insurance policy best suit your needs. We'll explain the many different types of insurance, the benefits and drawbacks of each, and then make specific recommendations. Please call us today for an assessment at (770) 516-7747.





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Long term care: this coverage contains benefits, exclusions, limitations, eligibility requirements and specific terms and provisions under which the coverage may be continued in force or discontinued. Policies MAY NOT BE AVAILABLE IN YOUR STATE or variations may not apply. For more information about cost, coverage, restrictions and renewability, you should contact an agent licensed to do business in your state of residence.

Variable annuities are sold by prospectus. An investor should consider the investment objectives, risks, and charges and expenses of the investment company carefully before investing. This and other information about any variable annuity and underlying investments is contained in the prospectus. Please read the prospectus carefully before investing. Variable annuities are long-term investment vehicles designed for retirement purposes. Withdrawals of taxable amounts are subject to income tax, and if made before 59 1/2, may be subject to a 10% Federal income tax penalty. Withdrawals will reduce the guaranteed benefits and account value. All guarantees are based on the claims paying ability of the issuing insurance company.

1. American Council of Life Insurers; College Boards Trends in College Pricing 2003.