

Kemp & Associates

Wellness, Life, & Legacy

(Family Office, Health & Life Insurance, Investments, Annuities, Estate, Trust & Death Settlement Services)

1111 North Walnut • Bloomington, IN 47404

TEL: 877.451.8535

EMAIL: jkemp@jerrykemp.info

WEBSITE: www.jerrykemp.info

“Your Vision is our Mission”



Jerry Kemp

- Financial Consultant with over 30 years of experience currently licensed as a life/health insurance agent with over 20 years experience as a stockbroker.
- Experience includes Vice President Human Resources for a publicly traded semiconductor company headquartered in Austin (Texas) and former policeman.
- Served four years as a Chinese Linguist in the United States Air Force (Top Secret Special Intelligence Clearance).
- Nominated for the 1993 Outstanding National School Volunteer community service award of the National Association of Partners in Education, Inc. (NAPE) sponsored by Kraft General Foods and Walt Disney World and nominated for the Los Angeles County 1993 Volunteer of the Year community service award sponsored by the Los Angeles County Office of Education, Juvenile Court and Community Schools.
- Received the 1972 Indiana Governor's Award for Leadership- "Distinguished Hoosier"
- Author of four eBooks

How many Estates does every human manage during a lifetime?

The answer: Every human manages three (3) Estates – Wellness, Life, and Legacy Estates

The Wellness Estate is the cost of staying healthy including basic health services like doctor visits, dental care, hospitalization, and long-term care. Without Health, we have no Life and therefore no chance to leave a Legacy. In September 2009 the average family spent over \$13,000 on health insurance premiums and over \$3,000 out-of-pocket. Over a 50-year period, this would mean the value of the average American's Health Estate is about \$800,000. Remember, this number does not include the effect of inflation.

The Life Estate is the money required for food, shelter, clothing, transportation, education, vacations, etc. Without the money to maintain Life, we have no chance to maintain Health and therefore no chance to leave a Legacy. At the end of 2008, the median family income was about \$50,000. Over a 50-year period, this would mean the value of the average American's Life Estate is about \$2,500,000. Remember, this number does not include the effect of inflation.

The Legacy Estate is the cash and assets we leave to help our survivors transition from a life with us to a life without us. Without a plan to transfer these assets with the lowest taxes, fees, and costs, we reduce the Health and Life Estates of our survivors and therefore reduce their chances to leave a lasting Legacy for their survivors. Combining the Wellness and Life Estates yields the recommended Legacy Estate. In this example, the value of the average American's Legacy Estate is about \$3,300,000. Remember, this number does not include the effect of inflation.

After taxes, fees, and costs are you leaving your survivors at least \$3,300,000?

What can *Kemp & Associates* do for me?

For families, business owners, and executives *Kemp & Associates* provides:

- **An affordable approach to controlling Healthcare costs.**
- **A realistic expectation for Living comfortably within a budget.**
- **A strategic plan to leave a lasting Legacy.**

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Still, you may ask:

“Jerry, why would we want to hear what you have to say?”

*American Living
Then and Now*

	1954	2010
Population	162,391,000	310,233,000
3-Bedroom Home	10,250	\$178,600
Average Income	\$4,173	\$50,221
Price of a New Ford	\$1,567	\$28,400
Gasoline, 1 gallon	\$.29	\$2.88
Bread, 1 pound	\$.17	\$2.39
Milk, 1 gallon	\$.92	\$3.50
First Class Postage Stamp	\$.03	\$.44

Call [877.451.8535](tel:877.451.8535) for a **FREE consultation** or to set up a brief, entertaining multimedia Q&A seminar.

Let us help your family with:

The 5 Most Overlooked Risks

Many of us wisely sidestep risk to principal by relying on FDIC insured savings accounts, savings bonds, and Treasury Bills and bonds. However, there are five other risks that too many of us overlook ... risks that could even be more devastating than risk to principal.

Risk #1: Inflation: Since 1950, inflation has averaged slightly over 4%. If that were to continue, a dollar today would purchase only 60 cents worth of goods and services in 10 short years.

Risk #2: Income Taxes: You may think that you have been getting 6% interest on some of your investments, but if you are in a combined tax bracket of 33%, you are really only getting 4% interest since part of your interest has been lost to income taxes every year. You could survive on 4% if there were 0% inflation, but a historical annual inflation rate of 4.2% means that you have been going backwards each year.

Risk #3: Lack of Diversification: We all know that we should never put all of our eggs in one basket, but we still do. You should diversify. Spread out your dollars among different investments. If you do diversity, you are less apt to be seriously affected if interest rates, returns, and inflation go in the wrong direction.

Risk #4: Living Longer Than Expected: In the 1940's, the average male lived to age 62. Today, a woman, age 65, who sidesteps cancer or heart disease, will probably see her 90th birthday. In 1940, the Census Bureau reported that there were less than 4,000 people age 100 or older. The Census Bureau now reports that there are over 53,000 people age 100 or older. The only unfortunate thing about longer life expectancy is outliving your money. In the past, you had 45 years to work and save money for a comfortable 10-year retirement. Now, you have those same 45 years to work and save money, but you need money for 20 and 30 years of retirement, not 10 years.

Risk #5: Social Security: Since 1935, the Social Security program allowed employees and employers to set aside dollars so that they can retire in dignity. Will Social Security change? Will it disappear? No one currently knows those answers, but everyone knows that they should control their own destiny. We must stop depending upon the government. We must learn how to overcome inflation, reduce current income taxes, diversify, and plan for the future by thinking about our money regularly. We, and no one else, should control our own retirement.

Would like to take a step toward being more financially independent?

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Help us make American families stronger!

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What does the Attorney provide?

1. Revocable Living Trust and Memorandum
2. Pour-over Wills
3. Transfer Documents Including Deeds
4. Medical Power of Attorney
5. Directive to Physicians
6. Guardianship Declaration
7. Statutory Power of Attorney and Supporting Documentation
8. Organ Donor Forms
9. Instructions

What does *Kemp & Associates* provide?

CONSUMER INFORMATION & DISCLOSURE STATEMENT

Please read each item carefully.

1. The agent(s) representing *Kemp & Associates* is not an attorney or certified tax expert, nor will the agent(s) offer legal advice or tax advice. *Kemp & Associates* is not affiliated with any other company or product, and you do not have to purchase any other product or service with your Trust. You understand that the agent(s) may be affiliated with other companies or products, including insurance companies or investment companies, and the agent(s) for estate planning purposes may solicit you.
2. *Kemp & Associates* does not offer a Medicaid Protection Plan, nor does the basic estate plan protect assets from creditors.
3. You understand that *Kemp & Associates* will be obtaining basic information from you to use in providing services to you. You hereby attest to its accuracy. You understand and authorize *Kemp & Associates* to provide this information to the independent attorney you have engaged to prepare your estate planning documents. You authorize your attorney upon completion, to deliver to *Kemp & Associates* the estate planning documents that he/she prepares for you to enable *Kemp & Associates* to complete the financial services being provided by *Kemp & Associates* to you. You authorize *Kemp & Associates* to confer with your attorney in order to coordinate your estate plan. *Kemp & Associates* does not intend to interfere in the attorney-client relationship. To the extent any confidential information is conveyed to *Kemp & Associates* for the purpose of coordinating your estate plan, it will not disclose that information to a third party without your approval.
4. *Kemp & Associates* will guide you through finalizing your estate plan. However, you, the purchaser, have sole responsibility to make the final decisions regarding your plan. If you fail to make the necessary transfers to finalize your estate planning documents, those assets may be subject to probate and/or applicable federal and/or state taxes. You have the sole responsibility for any additional costs of transferring assets, such as filing fees and postage.
5. **Continuing Services:** After the attorney completes your estate planning documents, *Kemp & Associates* will come to your home to notarize any documents and review your estate plan with you. Thereafter, *Kemp & Associates* provides a 90-day review, an annual review of your estate plan for the rest of your life and settlement services when needed. If you move to another state where *Kemp & Associates* is not currently doing business, the annual reviews and assistance will be provided by telephone.
6. **Right to Cancel/Cancellation/Arbitration Policy:** The purchaser shall have the right to cancel this contract with *Kemp & Associates* and receive a full refund up to the time of accepting delivery of your estate planning documents or midnight of the third business day after the date of this transaction, whichever occurs first. You understand and agree that any controversy arising out of, or relating to, this contract or any breach thereof shall be settled using the Better Business Bureau dispute resolution program (BBB Care), which includes mediation or arbitration.

We also offer **Grief Counseling** (www.griefunique.com) – *“Our number one goal is to help you facilitate the basic tasks of grief within a reasonable, albeit indeterminate, time frame so you may continue forward and establish your own new, normal life.”*

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