

Nick's Notes



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Confession of a Dumb Insurance Agent!

It pains me to admit such a lapse in judgment, but your intrepid insurance agent was once a young dunder-head. My face is red with embarrassment as I write this confession.

See, when I was younger, I had a life insurance policy; I viewed it as an expense I could do without. Youth and good health on my side, I felt invincible. During a particularly stressful life changing episode, I knew,

I reasoned, exactly where I could save some loose change. That's right – I *cancelled* that policy. *What a money manager I was!* I was wildly foolish and incredibly lucky that nothing bad happened to me. Very lucky, indeed!

That's why I say, back then *I was dumb!* When we're younger, we often see ourselves as bullet-proof. As I matured and entered the insurance field, I began to realize that insurance, especially life insurance, is there for

what *you* need it to do.

If there's someone who depends on you for financial support, think of how horrible their life would be a month or so after your passing. Is the legacy you wish to leave behind filled with excuses on your behalf, or is it a constant reminder of how much you loved those closest to you? I got smart about life insurance. May I have the honor of helping you provide for those you love and care for? It's the smart thing for you to do.

Highlights:

- Making A List 2
- Your Legacy 2
- Eating Healthy 3
- Fact Finding 4

Making a list, checking it twice...

My wife Amy is the Queen of List Makers: shopping, grocery, to-do lists; and for me, her *honey-do list!*

A recent industry trade article reminded me of my wife's list making prowess. It featured a roll of what life insurance covers, both short and longer term. It's so easy to overlook such expenses as:

- Funeral costs
- Medical expenses
- Mortgage
- Car loans
- Credit card debt
- Taxes

- Estate settlement costs
- Food
- Housing
- Utilities
- Transportation
- Health care
- Clothing
- Insurance
- College
- Retirement

That's a substantial list! Very often clients of mine don't think they really need \$250k, \$500k or \$1 million or more in coverage. Truth is, we tend to underestimate our final financial obligations, or think when we die, so

do our debts. Truth is they do not. And the people responsible for settling affairs are usually most affected by grief. It's hard to pay bills through tears, especially after a loved one dies.

A couple of years ago, a couple in their early 50s sat down to review their life policy. They were shocked at how little they actually knew about the policy they previously had in place. It had been a long time since they really looked at their particular

Continued, next page...



Making a list. (continued from page 1)

Things I Gotta Do Today...

- 1. Grocery store
- 2. Laundry
- 3. Birthday gift for Mom

4. Call Nick Morris for life insurance policy review!



situation and discussed what they wanted their insurance to do for them. Over time their needs had changed; a new plan was paramount in making sure they were protected the right way.

Are you still getting what you need from your policy? Chris S. is a client who took a look at his existing policy. Here's what we found:

"Almost 15 years ago I purchased a life

insurance policy through another company; I hadn't looked at that policy in an awfully long time. Nick Morris offered to review it with me, no strings attached. Looking over the policy, Nick pointed out that the rates were automatically going up on me each year. I was flabbergasted!

Each year I was

paying more for my life insurance and I was getting less. Nick was remarkable – not only did he find a policy with a lower monthly premium than I was paying; he locked that rate in for the next 20 years! I like having Nick Morris on my side; he reflects integrity and provides outstanding customer service."

- Chris S., Reeds Spring, Missouri

The right policy to create your legacy.

A legacy isn't about who receives money from your estate. Legacy is what keeps your vision going long after you've gone.

I have a passion for kids with Autism and Down Syndrome; after I'm gone, I know the organizations I donate to will continue to receive help. That's just a part of my planned legacy.

For some it means making sure a child or grandchild is able to afford a college education or establishing a scholarship. Legacy gifting keeps your passion alive. That's one way life insurance can work within the design of your estate.

To accomplish your goals you'll need to have a clear understanding of your insurance needs – and the right policy.

Is a whole life policy best for you? A variable policy? Universal, cash-value, term? Each type of life insurance policy has its

own degree of complexity. This is where I can assist by showing you your options and policy that fits your needs.

Who'll provide for your family?

That's a question only you can answer. My life insurance policy is primarily for my wife, Amy.

For me, this topic goes beyond business. I'd say about 70% of the people I speak with have no idea what kind of policy they have.

He found out too late.

A friend's brother (in his 40s) was diagnosed with terminal cancer a couple of years ago. My friend begged his brother to make sure he had life insurance prior to his diagnosis. His brother assured him he was set. Sadly, just before his brother passed, the family discovered the policy was for accidental death – not a life insurance policy.

His family was financially devastated. My friend is now covering the college tuition for his brother's kids.

Will that be the final story of your life, too?

It need not. A good many of the folks I meet with about life insurance are astonished to learn the premium is less than they thought it would be. Less!

Frankly, there's no excuse **NOT** to call me for an appointment to discuss your situation, review a policy you may have bought 10 to 20 years ago, or explore options if you have a term-life policy that's about to expire.

A LIMRA industry study shows that 44% of those without coverage *know* they need it; 3-in-10 say they *might* buy in the next year. I suggest **you** stop being a statistic. Call me for a complimentary review at **417-231-3544**.



Eating healthy this summer by Amy Morris

All this life insurance talk from Nick is making me hungry. Why don't you join me in making some delicious...

Love of Your Life Fruit Salsa with Cinnamon Crisps.

This is a very satisfying desert recipe, or you can make it as a snack – or serve it at your next dinner party as an appetizer. I'll bet your kids will love it also.

You'll need the following ingredients:

- 1 package of tortillas, cut into triangles
 - 1 spray bottle with water
- Cinnamon Sugar (You

can purchase or mix your own)

- 1 pineapple
- 6 kiwi
- 1 lb strawberries
- 1 cantaloupe
- 1 bag of grapes
- 2 to 3 fresh limes

DIRECTIONS:

Spray tortilla triangles with water, and then sprinkle with cinnamon sugar.

Bake on 350 degrees until tortillas start to brown and are crispy.

Dice the fruit into small pieces and place into a large bowl, along with their juices.

Squeeze the juice from

the limes into the bowl along with the fruits. Mix together. Eat with the cinnamon crisps.

This is a perfect summer treat, tasty, healthy and it won't weigh you down during the hottest "dog days" of the season.

If you have visitors coming or plan to take this with you to a barbecue or backyard party, you can make everything in advance.

Keep the salsa in the fridge and the chips sealed in an airtight bag and in a cool, dry place.

Enjoy!



Love of Your Life Fruit Salsa with Cinnamon Crisps. Is your mouth watering yet?

What people are saying about Nick Morris...

"They say two of the biggest stress situations in life are getting married and a job change. When Nick Morris and I got together a few years ago to address my insurance needs, I'd recently married my wife and was transitioning from a corporate job to starting a new business with employees. Back then the only life insurance I ever had was a policy from my previous employer. At this critical juncture in my life, I knew I needed to make sure my new bride would be provided for and that my business would continue to operate should anything happen to me. I had plenty of questions and concerns; Nick Morris had the answers and solutions at a price I could afford. Nick's friendly, knowledgeable and professional manner has made it quick and easy for me to get the products and service I need. I wholeheartedly recommend Nick Morris to anyone for their insurance needs." – **Nathan H., Norman, Oklahoma**

"In our opinion, Nick Morris is a rarity among insurance agents. We called Nick to ask about life insurance policies for our family; we knew we needed it, but didn't have a clue of what we needed or wanted our policies to cover. We met to discuss the state of our affairs and Nick did a "needs analysis." Dollar signs danced in our heads as we wondered, silently, if we would, in reality, find reasonably priced coverage to meet our needs. Our skepticism didn't last long.

After Nick completed his comprehensive analysis, we knew precisely how much coverage was suitable for our family and we were very pleased that the price was much lower than we expected. This is why we say, Nick Morris is a rarity among insurance agents. He didn't try to sell us more than what we truly needed. That's integrity. And that's why we trust Nick Morris with our insurance needs. You'd be wise to put your trust in him, too." – **Parker and Tina S., Branson, Missouri**

Isn't It Time to *STOP* being a statistic?



Fact Finding: Life



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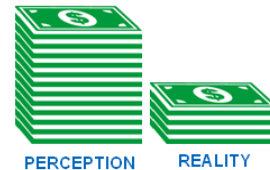
In households with children under the age of 18, if the primary breadwinner died today, **4 in 10** say they would have **immediate trouble** meeting everyday expenses and **7 in 10** say they would have trouble meeting everyday expenses **within 90 days**.

93% of people think life insurance is necessary

but ... **5 in 10** households feel they don't have enough



The top reason people don't buy life insurance is because they believe they can't afford it.



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2

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The facts tell the story. Why put your family and everything you've worked for at risk? A life insurance policy is the single best hedge against risking the very existence of your family when you pass. It can also offer cash value, which could help you in retirement. There are as many different types of policies as there are needs. You owe it to yourself to call me for a complimentary review of an existing policy, or to discuss a new policy.

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