

## WHY PEOPLE BUY LIFE INSURANCE

### For the Death Benefit:

- To replace earning power at death
- To pay for cash needs that arise at death

### As a Disciplined Savings Program\*:

- To help pay for educational costs
- To supplement retirement income
- To take advantage of business opportunities
- For financial emergencies

### Because of the Risk of Waiting:

- To replace earning power at death
- To pay for cash needs that arise at death

### For the Tax Advantages:

- Death proceeds are received free of income tax
- Cash value accumulations are tax deferred
- Cash value loans or withdrawals\* are free of tax, as long as the policy stays in force
- Accelerated death benefits are received free of income tax

### In Recognition of Personal Responsibility to:

- Family
- Banker
- Mortgage company

### For the Flexibility:

- Benefits may be available regardless of whether the policy owner lives, quits, dies or becomes disabled
- Life insurance is portable; benefits are not lost due to job changes

\* Withdrawals and loans will reduce the policy's death benefit and cash value available for use.

**Please call my office for an appointment if I can assist in  
evaluating your life insurance needs.**

### Brought to you by:



### Alastair Haddow

Haddow Insurance Corp, Inc  
7454 Cove Terrace  
Sarasota, FL 34231  
Cell: (941) 914-5617  
Ahaddow@me.com  
<http://finsecurity.com/RetireH>  
appy

### About our firm:

Insurance products to  
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Unexpected!

## QUOTES

*from the Masters...*

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### On Fascination/ Curiosity

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"Fascination is one step beyond interest. Interested people want to know if it works. Fascinated people want to learn how it works."

**-- Jim Rohn**

"Curiosity is one of the permanent and certain characteristics of a vigorous mind."

**-- Samuel Johnson**

"The mark of a truly civilized man is confidence in the strength and security derived from the inquiring mind."

**-- Felix Frankfurter**

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### On Decide/ Decision

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"Decision making can sometimes seem like inner civil war."

**-- Jim Rohn**

"Stay committed to your decisions, but stay flexible in your approach."

**-- Anthony Robbins**

## MESSAGES

*from the Masters...*

### **STOP THINKING "IF ONLY"**

*by Tom Hopkins*

"If only I could get a better break."

"If only I had some money."

"If only I would've married the right person."

"If only I worked for the right company."

"If only I had the right parents."

Do you pull back from taking full personal responsibility for yourself? Many of us do. We think that a parent, a teacher, a friend, a boss, a spouse, the company we worked for, or some governmental program should shoulder our burden for turning our lives into what we want them to be. This approach can't get the job done. Other people and organizations have too many pressing challenges and priorities of their own.

What does this mean? That you'll always be disappointed when you depend on others for the things you must do for yourself. It's so easy to justify the temptations of freeloading, to slide into being a follower, to fail to see the hidden price tag in the handout. Unless you take complete control of your life and assume full personal responsibility for yourself, who will?

No one will.

Every dollar you earn is worth ten given to you. Earned money creates the self-image of self-reliance; given money creates the self-image of other-dependence. This is why some families stay on welfare for generations. Hangers-on and free-loaders are the most frustrated people on earth because they have created their own frustrations. You can't be successful and happy until you earn the respect of the toughest, hardest to fool, and most important judge in the world: yourself.

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The purpose of this newsletter is to provide information of general interest to our clients, potential clients and other professionals. The information provided is general in nature and should not be considered complete information on any product or concept described.

For more complete information, please contact me (Cell: (941) 914-5617).

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