

Fall 2020 Edition

Hilburn Insurance Group



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**Insurance
Personalized
Just for YOU**

Medicare Advantage Plans



Part "D" Prescription Drug Plans



Retirement Solutions



401K Rollovers



Life Insurance with
Living Benefits



Tax Free Retirement

Serving families in Texas, Arkansas and Louisiana !

As Independent Agents, we help find affordable, reliable insurance packages.

This is on my heart as we come to you via our Fall 2020 newsletter:

In the last newsletter, I wrote words about facing the pandemic, counting our blessings and making a conscious effort to be thankful for even the smallest of things in our life that we could enjoy. Quite a number of people commented on that segment of our newsletter and some committed to purchase the book that I shared from.

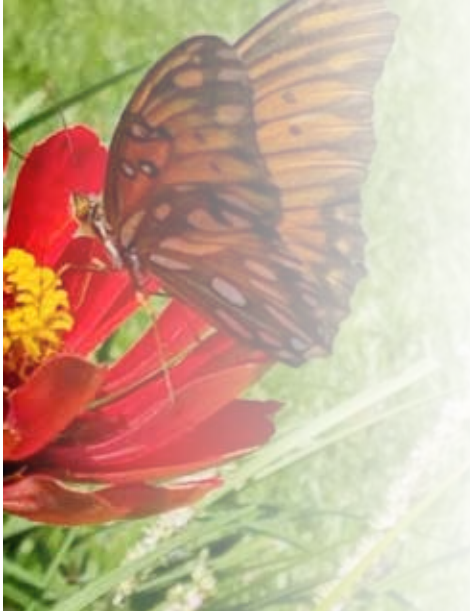
Now...6 months later...it's been a long, hot summer. Our lives are far from anything we could call "normal". Many say that "normal" will never return...at least the normal we have known all our lives. Shopping trips to Walmart or the Mall or a evening dinner at our favorite restaurant doesn't seem quite the same. Some are separated from family members, some are unemployed, but all of us have definitely been affected in one way or the other. Days come, days go and some days seem that they will never end. The future can seem quite uncertain. At times it may be hard to refrain from being fearful of what we view on the news. Sometimes "a little good news" would be a welcome event. So...what do we do with all this????

Please know that we think of our clients, friend and families on a continual basis, and we are always seeking for knowledge and education about current events that will affect us all. So as we are all making this journey together, if I may, I just want to share my thoughts with all of you and I trust that it will be uplifting to you. *(cont. p2)*

Peace I leave with you, MY peace I give unto you:
not as the world giveth, give I unto you.
Let not your heart be troubled,
neither let it be afraid."

John 14:27 KJV

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(cont. p1) I'm reminded of the familiar story about the artist being commissioned by a wealthy man to draw a picture depicting peace. He drew a serene country landscape, a sweet baby sleeping safely in the arms of a loving mother, a calm lake with white fluffy clouds in a blue sky....but the wealthy man did not accept his drawings. The artist prayed for inspiration to paint a picture of true peace. Suddenly the idea came to him and he painted as he had never painted before. He rushed to present his painting to the buyer. After a few moments, the wealthy man smiled and said, "Now this is a picture of true peace". On the canvas was a scene depicting a stormy sea pounding against a cliff. The artist had captured the fury of the wind as it blew black rain clouds laced with streaks of lightning. The sea roared in turmoil with waves churning and the dark sky filled with the power of the furious thunderstorm. But, in the middle of the picture, under a protruding cliff, the artist had painted a small bird, safe and dry in her nest snuggled safely in the hollow of the rock. The bird was at peace midst the storm that raged about her.

Peace is not just the absence of a storm, but rest in the middle of the storm.

So, I encourage you today that with everything that is going on around us, we will make a choice. We will choose to be happy and at peace...or we will choose to yield to the negative effects of what is going on around us.

We offer Insurance & Retirement Solutions

Medicare Open Enrollment Is October 15 to December 7th

Things to Consider

1. Changes to your health coverage won't take effect immediately; they will begin on January 1st.
2. You should review/evaluate Medicare Advantage each year.
3. You can add Medicare Advantage to your original Medicare.
4. You can change your Part D prescription drug plan.
5. Call us for a side-by-side comparison of your policies.



Want to Know More?

Watch your mail for the EOC for the upcoming year.
Call us! We will gladly help you make any decisions necessary.

For a no-cost, no obligation consultation
call or text **Charlie 903.748.4837 or Becky 903.748.0896.**

Visit our website www.hilburninsurance.com
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"Because," explained the king, "peace does not mean to be in a place where there is no noise, trouble, or hard work. Peace means to be in the midst of all those things and still be calm in your heart. That is the real meaning of peace."



TEACHING FINANCIAL WELLNESS TO EDUCATORS AND OTHER PERSONNEL IN SCHOOL AND COLLEGES



Texas Retirement System/Social Security/Retirement Planning

- ✓ The TRS formula for determining your lifetime TRS annuity/pension...
- ✓ Projecting your TRS benefits and projecting your TRS shortfall / income gap...
- ✓ Reducing or eliminating the TRS shortfall and the gap in retirement income...
- ✓ Creating a financial plan for investment and saving strategies that address your needs ...
- ✓ Projecting the year you can retire with financial security...
- ✓ Understanding the integration of TRS and Social Security...
- ✓ Buying back service credits and claiming unreported service...
- ✓ The value of investing early and properly...

CHOOSING THE RIGHT LIFE INSURANCE FOR YOU AND YOUR FAMILY

Whole Life
Term Life
Indexed Universal Life

Life Insurance
* with Living Benefits
* that Grows Cash Value Tax Free

UNDERSTANDING MEDICARE

Medicare Parts A, B, C & D
Medicare Supplements
Medicare Advantage Plans
Medicare Prescription Drug Plans
What is covered/not covered by Medicare?
When do I apply for Medicare?
How much does it cost?

NAVIGATING THE RETIREMENT PROCESS

Managing Health Insurance after retirement
How to Not Outlive Your Retirement Funds
Facts about Social Security

For a no-cost, no obligation consultation

call or text **Charlie 903.748.4837** or **Becky 903.748.0896**.

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6 THINGS HAPPY PEOPLE DO

Choose to stay happy. Don't waste time or energy on things you have no control over.

Be responsible to make a difference where and when you can.

Choose to embrace change. Welcome the challenges and find things you can be positive about.

When life throws you a curve ball. Move on. Don't waste time feeling sorry for yourself.

Spend time encouraging yourself with inspiration and motivation.

Take time to enjoy simple things.

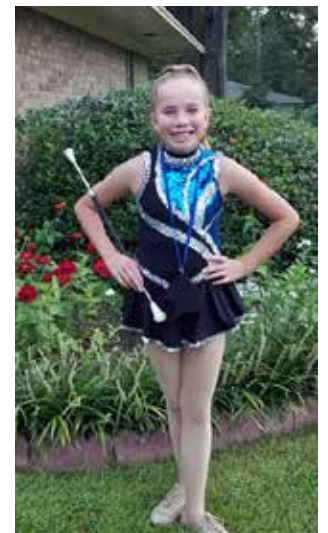
**Remember, life is short....
so eat dessert first!**



Becky's Spice Tea

- 2 c. sugar
- 2 c. Tang
- 1/2 c. lemonade mix
- 1/2 c. instant tea
- 2 tsp. clove
- 2 tsp. cinnamon

Thoroughly combine all ingredients; put in well sealed jars. Use 3-5 rounded teaspoons to 1 cup hot water for serving.



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We send our very sincere thank you to all of our loyal clients!**

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