



New Name—Same Company!

By now we hope you have all heard that some changes have been occurring here!

Of course, you can see a big one at the top of this page, a new name and logo.

Our phone number and our location are the same. Office space has expanded to the entire second floor of the Mill Street Transfer building. An elevator is available and signs will help direct you.

New owners are longtime brokers here: Kristina George heads the “Under 65 Division” and Kevin Stifle heads the “Medicare Division.” This newsletter features Dave, new Medicare agent, and Teresa, new Under 65 agent. You will see new support staff too, as well as familiar faces. Additional staff will likely be coming soon.

It’s the same company, same customer focus, same values and ethics as when our founders, Dorcas George and Paulette Ruminski, opened our doors back in 2014. Changes have been made to help us effectively serve Eastern Wisconsin for years to come.

Covid-19 meant the planned Summer Open House didn’t happen but we will schedule one when it is wise to do so. **MANY THANKS** for allowing us to be your Insurance Brokers! Our success is due to YOU!



Why You Need Options When Choosing an Insurance Policy

by Dave Mair, Insurance Broker



When the time comes that you need to find health insurance, the task can seem overwhelming. If you or your spouse are retiring, have lost a job or are turning 65 you are probably in this position. The TV commercials, mountains of mailings, as well as information and opinions from friends and family make it seem like finding the right insurance is nearly impossible. The natural reaction for many is to try to keep it simple by reducing their choices. Less choices means an easier decision, right? Actually, when deciding on health insurance, **having multiple choices is important.**

While at first it might seem having less choices will make life easier, it can create problems. First, how do you know you are getting the right policy? Do you know and understand everything that is available to you? Will the decision you make now be the right one for you many years from now? What if your situation changes? *Continued on reverse side*

Life Insurance

by Teresa Tesch, Insurance Broker



Life insurance is one of those things that just about everyone needs but few people have. It is easy to put off purchasing a policy when you are young and relatively healthy, but the longer you wait the greater the chances of something happening before you get coverage. The younger and healthier you are, the lower your premiums.

No one can predict the future but having life insurance helps you and your loved ones prepare for any eventuality. Even with a small policy, you may find yourself sleeping a little easier at night knowing that your family has protection in place should something happen to you.

When you die, debt does not necessarily disappear. As examples, when you and your spouse co-sign for a mortgage or other loan, your spouse may become entirely responsible for repayment. If there are large medical bills, a spouse is left with all that debt. **Life insurance helps your loved ones take care of financial responsibilities left behind.** *Continued on reverse side*

Why You Need Options *continued*



The solution is to find the right **insurance broker**. An insurance broker, by definition, works for you, not an insurance company. A broker's job is to educate you on what is available, answer your questions, explore your personal situation and help narrow down the options. It shouldn't cost you any money to work with a broker and will save you time trying to research on the internet, read through a mountain of sales fliers, or call multiple companies yourself.

Having options when looking for health insurance is a good thing. Use the right broker and turn the daunting task of finding health insurance into one that you feel good about.

COVID 19 Concerns?



We are open, but many appointments can be done over the phone. If you are meeting with us in person, please wear a mask, social distance, and follow directions from our staff. **Thanks** for helping everyone be safe!

Medical...Medicare...and More

Your trusted, independent, LOCAL resource for health insurance options in Eastern Wisconsin.

There is never a cost for a consultation!

If we have done a great job for you, please leave us a review on Google or Facebook.



Please "like" us!

Neither Next Step Insurance nor its agents are affiliated with the federal Medicare Program

Life Insurance *continued*

Life insurance can replace lost income. If your loved ones rely on your income, consider what would happen if you were suddenly gone. Get adequate coverage so your loved ones will not struggle when the monthly bills come around.

Life insurance can be one way to save for children's & grandchildren's education. Insurance payouts can be a good supplement to college savings. If your child ends up borrowing money to get through school, the insurance proceeds could help wipe out student loans.

Heirs often face **estate and inheritance taxes** on assets they receive. **Life insurance is usually a tax free inheritance.**

Life insurance can help lift the burden of funeral costs from them as well as yourself, even if you have pre-paid for your funeral.

If you have no heirs, **life insurance can enable you to leave a lasting gift to a charity or your favorite cause** that is much larger than you would otherwise have been able to donate.

There are different kinds of life insurance, but there are **two primary types, Term Life and Whole Life**. **Term Insurance** is the simplest form and pays only if death occurs during the term of the policy, usually from one to 30 years. Term Life is usually less expensive than whole life, so it is affordable for many people. And often can convert to a Whole Life policy without underwriting at a later date.

With **Whole Life insurance** you can build cash value over time. The cash value is available by requesting a withdrawal or a loan if you have a financial emergency. If you have a terminal illness, whole life insurance can provide you with financial support. Whole Life insurance provides permanent coverage that only ends if you cancel or fail to make payments on the policy.

Life insurance can help provide protection for the uncertainties in life. You work hard at making sure your family leads a happy life when you are with them. Life Insurance can help give them the security of a happy life when you are no longer there to provide for them.

Contact us today to learn more on protecting your family.

We will be sending more information regarding Open Enrollment soon. Keep your eyes peeled for emails and letters explaining the next steps to get you covered for 2021.