

A Confident Financial Future

Invitations to the above seminars are distributed by a direct mail marketing firm in Florida. If you receive one, please do not call the RSVP number provided on the invitation.

Clients and their spouses are invited to attend these functions; however, we do ask that you bring someone with you who is at or nearing retirement age and has never heard Richard's presentation.

When registering for one of these seminars, please contact our home office at **1-888-774-6181**. By calling us directly, you are assured top priority for seating at these workshops.



In observance of Labor Day, our offices will be closed Monday, September 3 and will reopen on Tuesday, September 4.



Richard's Corner

Long Term Care (By Reid Mathews)

I have been under the amazing guidance and mentorship of Richard and Jan Berry for the past four years. They have provided me with a wealth of knowledge about the financial services that we provide for our amazing clients, and they have put me 10+ years ahead of where I would be without them. Mr. and Mrs. Berry have both earned their CLTC designation which stands for Certification of Long Term Care. I feel blessed to announce that I just received that designation as well!

Long Term Care insurance could potentially be one of the most important decisions you will ever make. Less than 18% of people use their auto insurance. Less than 5% of people use their homeowners insurance. If you are single, there is a 70% chance you will use your Long Term Care insurance; and, if you are married, there is a 92% chance at least one of you will need LTC. Wow! The only type of insurance that is 100% guaranteed to be used is a permanent life insurance policy because none of us are getting out of this world alive!

Long Term Care insurance has evolved extensively over the past several years. Many people think the premiums will skyrocket once you start paying; and, if you ever need any of that money back that you have put in, you're out of luck. Does that sound like a good deal to anyone? NO!

Welcome to "Asset-Based Long Term Care." What is the first word? Asset. Everybody wants assets. Nobody wants liabilities. A properly designed Asset-Based Long Term Care policy could hands down be one of the GREATEST assets that you own. It is the one asset that can protect all of your other assets in the event you one day need someone to take care of you. The issue for most people isn't whether they will need care or not. The issue is what will the impact of that care have on your spouse, children, or family?

Facts about Long Term Care:

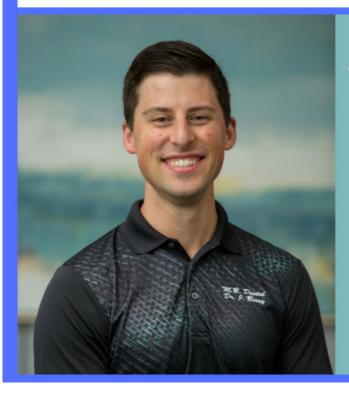
- 65.7 million caregivers make up 29% of the U.S. adult population providing care to someone who is ill, disabled, or aged (The National Alliance for Caregiving and AARP: 2015).
- Approximately 34.2 million Americans have provided unpaid care to an adult age 50 or older in the past 12 months, and more than 15 million Americans provide unpaid care for people with Alzheimer's disease and other dementias (The National Alliance for Caregiving and AARP: 2015).
- 22% of informal caregivers to the elderly are depressed which is twice the rate of the population as a whole. 55% of caregivers who live with dementia patients suffer clinical depression (*End-of-Life Care and Effects of Bereavement on Family Caregivers of Persons with Dementia*, Richard Schulz).
- Elderly informal caregivers run a 63% higher risk of dying from stress-related illnesses (*Involvement in Caregiving and Adjustment to Death of a Spouse: Findings From the Caregiver Health Effects Study*).

Do you think you could possibly become frail and need care one day? Do you want your family to have to take care of you, or would you rather a paid professional come in while your family oversees your care and maintains their quality of life? No retirement plan is complete without a plan for Long Term Care. If you would like more information, please call our office for a free consultation to determine if Long Term Care coverage may be appropriate for you.



Interesting Facts About Labor Day

- The first celebrated US Labor Day was on Tuesday, September 5, 1882, in New York City, planned by the Central Labor Union.
- 10,000 workers marched from City Hall all the way to 42nd Street and then met with their families in Wendel's Elm Park for a picnic, concert, and speeches.
- Canada is said to have originated the idea of hosting a day honoring the labor movement. In 1872, they held a "Nine-Hour Movement" to show support for striking workers.
- There is disagreement about who actually proposed Labor Day as a holiday. Some say it was Peter
 J. McGuire, who was the cofounder of the American Federation of Labor. Others believe that it was
 Matthew Maguire, a machinist.
- Oregon was the first state to celebrate Labor Day as a legal holiday in 1887.
- The decision to make Labor Day the first Monday of September was approved on June 28, 1894.
- Historians say the expression "no white after Labor Day" comes from when the upper class would
 return from their summer vacations and stow away their lightweight, white summer clothes as they
 returned back to school and work.
- There is still an annual Labor Day parade in New York City, which takes place throughout the 20 blocks north of the 1882 labor march.



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Christmas Drop In Saturday, December 1 11:00 AM – 3:00 PM



WHO IS INVITED?

ANYONE WHO BECAME A NEW ANNUITY, LONG TERM CARE, LIFE, OR MEDICARE SUPPLEMENT CLIENT OR SENT A REFERRAL JUNE 4, 2018 – NOVEMER 30, 2018

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REGISTRATION BEGINS THURSDAY, SEPTEMBER 27



2018 Client Appreciation Saturday, November 10

