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*Have you heard of Lake
Chaubunagungamaug in Massachusetts?*

(From: Random Kinds of Factness)

Should You Consider Modifying Your Current Life Insurance Policy(s)?

By John Borawski, CLU

If you're between the ages of 60 and 85 and in reasonably good health, you may want to take advantage of some very positive options regarding your current life insurance policy(s).

Option I

If there is a need for additional capital at your death, you may have the option of keeping your current annual premium outlay the same while substantially increasing the death benefit. Example: A couple, ages 77 and 75 have owned a \$1,000,000 survivorship policy for fourteen years with an annual premium of \$22,000. We were able to allocate the cash values of the current policy and for the same annual outlay of \$22,000 increase the face amount to \$1,410,000 from \$1,000,000.

Option II

The same couple in Option II had the choice of keeping the new face amount in a new policy @ \$1,000,000 and reducing the current annual premium. The current premium was re-



duced from \$22,000 to \$9,100.

Option III

Sell the current policy for cash for an amount up to three times the policy's current cash surrender value.

Why are these terrific financial options available? The main reason is that people are living much longer and the cost of mortality has dropped exponentially. The cost of term insurance is fifty percent less than it was ten years ago. When you add this to the large amount of cash values in a current policy, it provides you with some of the options listed above.

We are able to present you with your options based upon an initial minimal amount of information.

John R. Borawski, CLU is President of Asset Accumulation & Conservation, Inc. His forty years of experience as a Life Insurance Consultant will help to provide you with the most cost effective options for your life insurance policies.

Asset Accumulation & Conservation, Inc. is located at 2401 PGA Blvd., Suite # 272, Palm Beach Gardens, FL 33410. Call John at (561) 624-4456.

SENIORS 60-85



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— OR —

You can keep the insurance amount the same and substantially decrease your current outlay

— OR —

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Minimum Policy - \$250,000

Daylight Saving Time Ends October 30!

FROM THE COVER

THERE IS NOTHING LIKE A FROG!

Nothing Jumps Like A Frog

By Bill Finley

Sound like a song in *South Pacific*? In our earliest childhood, we learned that frogs grew up quickly from little fish-like tadpoles. They shed their tails and popped out legs and, oh, what legs! They can jump twenty times their length. The Discovery Channel points out that our Olympians could broadjump 120 feet if they had frog's legs and I don't mean for dinner!

Other than jumping a lot and swimming like darts, frogs are famous for their "croaking!" In this case, it doesn't mean dying. It's their language that, we suppose, they use to communicate with their teammates or sweetie pies.



In recent years, we have learned that some jungle frogs and cousin-like toads can be very poisonous. Dogs are warned away from some that will kill when eaten. That little fellow on the cover can walk across a ceiling.

Recent micro-analysis discovered that their trick isn't any kind of glue or suction cup, it's a series of very tiny sprouts that create a surface tension somewhat similar to the skating capability of a water bug. Ain't nature wonderful?

Let's not debate how they got here, only how wonderfully fabulous they are and how we can protect them for eons into the future.

Older Moms May Live to 100

Pregnancy after the age of 40 may be an indicator of a women's potential longevity and even their chance of becoming a centenarian. The New England Centenarian Study at Boston University Medical Center found that about 20% of centenarian women bore children after the age of 40 compared with about 5% of other women in their generation. Tom Perls, M.D., Ph.D., director of the study, believes this is due to both the reproductive system and the rest of the body demonstrating a slowed aging process.



Centenarians Share 500 Years of Wisdom
Aging Today, May-June 2005

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