

*American*

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**SENIOR BENEFITS**

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Putting people back into the people business

# Today's Agenda

<b>Get to Know Your Specialist</b>	<b>1</b>
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## American SENIOR BENEFITS

Putting people back into the people business

### Thomas Koehn



**T**om Koehn lives in Lindstrom MN, on south Lindstrom lake with his wife, Sara. They have three adult children and two grandsons. One of their favorite activities is spending time in Minnesota State and National Parks for adventures in camping and hiking. Tom is also a novice guitar player, in the learning stages of his music career.

Tom works to incorporate a relaxed and educational approach to help clients feel comfortable and confident making decisions that will impact them and their families for years to come. Tom's clients are at all stages of life, he helps by ensuring they are making decisions aligned with their goals.

### Services

- Asset Protection
- Income Protection strategies
- Investments
- Life Insurance
- Mutual Funds
- Retirement Strategies

#### Call

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O - 763.559.8200 Ext. 110  
F - 763.694.8831

#### Email

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#### Minnesota Office

7094 East Fish Lake Road  
Maple Grove, MN 55311

### Professional Experience

- Insurance licensed since 2004
- Registered Financial Representative since 2004. FINRA registrations Series 6, 63, 26
- Former Chief of Staff at a Registered Investment Advisory Firm in Minneapolis
- Former Senior Manager of Life Case Design Team at Allianz Life of North America
- Former Trainer for Life Insurance and Fixed Index Annuities at Allianz Life of North America
- Former High School Teacher and Athletic Coach
- Life-long passion for coaching and helping people succeed personally, professionally, and financially

Everything we do builds from the “people first” foundation. It’s a credo we live by. American Senior Benefits (ASB) is dedicated to making insurance decisions easier, more informed, and highly personalized for our clients.

**Rated A+ since 2006 by the Better Business Bureau.**

**We feed a child for 45 days through Feed My Starving Children for every client we serve with a policy\***

**Free college tuition program for doing business with us\***

\* excludes medicare advantage, Dental, and PDP plans

Visit [www.asbmn.com](http://www.asbmn.com) for more information

## Retirement Planning

Transition from asset accumulation to income generation and asset distribution with:

- Pension maximization / Pension Protection Act
- Guaranteed lifetime income options
- Avoid income loss from accidents, illness or disability
- Social security preparation
- Tax reduction / Deferred income

Benefits at retirement.

- IRA & ROTH IRA
- Rollover IRA
- SEP IRA

## Long-Term Care Planning

Learn about the new face of Long-Term Care:

- Individual or Group Education Sessions
- Protect assets from spend down
- Previously denied? \*NEW hybrid options
- Get the care you need in the comfort of your own home. You choose!

## Life Insurance / Final Expense

Prevent loss of legacy, home, or business. Pass on wealth tax free to loved ones; insuring continuance or enhancement of lifestyle. Was your Life policy purchased before 2020?

New rates = Lower Premiums:

- Life Insurance – all ages
- Final Expense/Funeral/Legacy
- Death Benefit & Income Protection
- Mortgage or Term Insurance
- Life/LTC hybrid plans
- College preparation/loan opportunities
- Estate planning

## Health Insurance for All Ages

Educate and review annually all health care options and costs.

- MNsure: major medical, under 65  
MNsure certified office
- Medicare: 65+ or SS Disability
- Part D: Prescription Drug
- Cancer/ Stroke/ Critical Illness/Disability
- Dental & Vision

## Our Partners

Hand-selected providers who not only care about the services they offer, but also about the entire experience they create.

### Attorney Services

John Markve  
[jamarkve@mzlaw.us](mailto:jamarkve@mzlaw.us)  
(763) 420- 8943

### Home and Auto Insurance

Joel Jacobson  
[jjacobson@agency10.com](mailto:jjacobson@agency10.com)  
(952) 239-7353

### Certified Public Accountant

David Sprout  
[david@sprouttaxandaccounting.com](mailto:david@sprouttaxandaccounting.com)  
(763) 898-3536

### AMEC Home Loans

Christy Carr NMLS# 347252  
[christycarr@amecinc.com](mailto:christycarr@amecinc.com)  
(612) 408-1781

*It's our goal to provide solutions to these concerns. In keeping with our promise we offer nothing but the best products from industry leaders.*

## Medicare

- A** Aetna / Continental
- A-** American Retirement Life Insurance Company
- A+** Assured Life Association
- A-** Bankers Fidelity Life Insurance Company
- A-** Blue Cross Blue Shield
- A+** Central State Indemnity
- B** Equitable Life & Casualty
- A** Gerber Life
- N/R** Healthpartners
- A-** Humana
- A-** Loyal American Life Insurance Company®
- N/R** Medica
- A-** Medico Insurance Company
- A+** Mutual of Omaha
- N/R** Ucare
- A** United Healthcare (UHC) Medicare Advantage & AARP's Medicare Supplement plans

## Annuities

- A+** Allianz
- A-** American Equity
- A-** Americo
- B++** Athene Annuity & Life Assurance Company
- A** Athene of Iowa
- B++** EquiTrust Life Insurance Company
- A** Great American Life Insurance Company® (GALIC)
- A** Life of the Southwest
- A** National Western
- A+** Nationwide Life Insurance Company
- A+** North American Company
- A+** One America
- A-** Royal Neighbors of America

## Life Insurance

- A-** Americo – Rated
- A+** Ameritas Life Insurance Corp
- A** Continental Life
- A** Foresters - Rated
- A+** Lafayette Life
- A+** Lincoln Financial
- A+** Monumental Life
- A+** North American Company
- A+** Protective Life
- A-** Royal Neighbors of America
- A+** TransAmerica

## Long-Term Care

- A** Genworth Life– Rated “A (Excellent)”
- A+** Lincoln Money Guard - Rated “A+ (Superior)”
- A+** Mutual of Omaha – Rated “A+ (Superior)”
- A+** TransAmerica – Rated “A+ (Superior)”



## Financial Security

- Retirement
- Income
- Savings

## Protecting Your Health

- Critical Illness
- Hospital - Doctors
- Surgery
- Prescriptions

## Planning Your Estate

- Final Expenses
- Spousal Support
- Gifting
- Taxes

## Preserving Freedom of Choice

- Long Term Care
- Home Health Care
- Assisted Living

*When you first enroll in Medicare and during certain times of the year, you can choose how you get your Medicare coverage. There are 2 main ways to get Medicare:*

## Original Medicare

- Original Medicare includes Medicare Part A (Hospital Insurance) and Part B (Medical Insurance).
- If you want drug coverage, you can join a separate Part D plan.
- To help pay your out-of-pocket costs in Original Medicare (like your 20% coinsurance), you can also shop for and buy supplemental coverage.
- Can use any doctor or hospital that takes Medicare, anywhere in the U.S.

**Part A**

**Part B**

**You can add:**

**Part D**

**You can also add:**

**Supplemental coverage**

Some examples include coverage from a Medicare Supplement Insurance (Medigap) policy, or coverage from a former employer or union.

## Medicare Advantage

**also known as Part C**

- Medicare Advantage is an “all in one” alternative to Original Medicare. These “bundled” plans include Part A, Part B, and usually Part D.
- Plans may have lower out-of-pocket costs than Original Medicare.
- In most cases, you’ll need to use doctors who are in the plan’s network.
- Most plans offer extra benefits that Original Medicare doesn’t cover—like vision, hearing, dental, and more.

**Part A**

**Part B**

**Most plans include:**

**Part D**

**Extra benefits**

**Some plans also include:**

**Lower out-of-pocket cost**