



AHP Financial Services Inc.

An Independent Registered Investment Advisor

Fall 2009

LIFE INSURANCE Review Your Policy

Life insurance—we all have it, most of us need it, yet few of us understand it. Do we have enough? Do we have too much? Is it the right kind? Are we paying too much? And what about long-term care insurance? Unfortunately many of these questions can go unanswered.

The industry has changed drastically in the past few years. Premiums have declined, benefits have increased, and underwriters are more flexible. AHP Financial Services works with Time Financial, a life insurance consultant, to review and analyze life insurance policies and provide answers to these important questions.

Such a review potentially could save you money, increase your coverage, or result in a new policy including valuable long-term care coverage. Or maybe you'll simply confirm you already have the right policy for your situation. Our process is easy and straightforward, and we do all the work. Considering the potential cost for not reviewing policies, we continue to offer the service to our valued clients free of charge.

The diagram is a hypothetical illustration of how we potentially could help you

evaluate your life insurance coverage. Perhaps you can relate to his circumstances, or maybe we can help you in a different way. One thing is for sure: taking another look could make a big difference for you.

63-Year-Old Male		
	Client's Policy at Review	Client's New Policy
Policy Type	Universal Life (no guarantee)	Single Premium (guaranteed for life)
Company	Transamerica	John Hancock
Death Benefit	\$162,369	\$222,973
Long-Term Care Benefit	\$0	\$4,459.46/month (until face amount exhausted)
Cash Value	\$68,222	\$68,222
Premium	\$1,080 annually to age 99	\$0
Total Premiums Due	\$38,880	\$0

This is a hypothetical illustration and is not intended to reflect actual performance. Please consult your financial advisor if you have questions about these examples and how they relate to your own financial situation. Future performance cannot be guaranteed. Guarantees are based on the claims-paying ability of the insurer.

Need a speaker for your organization?

Consider the AHP Financial Services team!

We have a wide range of investment topics your club or organization may find interesting and timely. Contact us directly to review the topics available and schedule us as your next guest speaker.

TAX Roth IRA Conversions

Another reminder, Roth IRA conversions are available beginning in 2010, regardless of income level. You also will have two years to pay the income tax (due 2011 and 2012).

This may be the best opportunity you will have to do a Roth conversion, so please contact us for details.

SPOTLIGHT ON CLIENT SUCCESS

G.M. Adamowski Trucking & Excavating

“Our family reputation for good work and service has kept us busy despite a slump in home construction.”

Gerald Adamowski founded Adamowski Trucking & Excavating in 1984 and steadily has built the business into a well-respected trucking and excavating company in mid-Michigan. The company specializes in both residential and commercial projects ranging from bulldozing and backhoe work, basements and footings, and concrete removal, to driveways, parking lots, sewers and septic, sand stone and screened topsoil. There is no job too small or too large.

Adamowski Trucking and Excavating is a family-owned business with four family members currently working in the business.

G.M. Adamowski Trucking & Excavating neither approves or disapproves of the advice and services of Raymond James.

MARKET UPDATE Recovery Has Begun!

Stocks have surged since April 1, 2009 and portfolio values have tended to follow suit. Our outlook is excellent for the near term.

Stock Market Returns as of October 1

	4 Week	13 Week	Year-to-Date
Dow Jones	2.28%	12.63%	11.12%
Nasdaq	4.50%	11.47%	30.47%
S&P 500	3.34%	12.13%	16.19%
MSCI EAFE	3.38%	15.65%	26.63%

The Dow Jones industrial average is a price-weighted index of 30 actively traded blue chip stocks. The NASDAQ composite index is a market weighted index of over-the-counter stocks traded on the NADAQ system. The S&P 500 index is a group of 500 stocks considered by many to be representative of the stock market in general. The MSCI (Morgan Stanley Capital International) and the EAFE (Europe, Australia, and Far East) are an index of 21 developed markets, but excludes those from the US and Canada. One cannot invest directly in an index. Past performance does not guarantee future results.

Never Be Out of the Loop

To be added to the e-distribution list and receive timely updates affecting your investments, contact us at 866.888.5226 or e-mail stacie.miller@ahpplc.com.

Did You Know?

There are no required minimum distributions from IRA and pension accounts for 2009. Congress decided to skip the requirement in 2009 due to falling account values.

2009 and 2010 Contribution Limits IRAs and Pension Plans

Traditional IRA	\$5,000	Over age 50 - \$1,000
Roth IRA	\$5,000	Over age 50 - \$1,000
Simple IRA	\$11,500	Over age 50 - \$2,500
401(k), 403(b), 457(b)	\$16,500	Over age 50 - \$5,500

MONEY CD Rates Got You Down?

With Certificate of Deposit interest rates low, many people are looking for alternatives. While no investment acts just like a CD, there are other options to consider. Bonds, bond funds (taxable and tax-free), annuities, and real estate investments are some alternatives that may make sense for you. As always, learn before you invest!

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