

WEST SUBURBAN INSURANCE AGENCY, LLC

Specializing in estate preservation and small business protection plans.

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SPECIAL CUSTOMER UPDATE: APRIL 2005

TRADITIONAL & ROTH IRA'S: Just a reminder that the 2004 contribution for both the Traditional & Roth IRA is \$3000 per taxpayer (under age 50) and \$3500 per taxpayer over age 50. The 2005 allowable contribution increases to \$4000 (under age 50) and \$4500 over age 50. Contributions for both years can be made now. We have some excellent annuity products that will protect your investment. Give us a call today for the most recent interest rates. All deposits are guaranteed. Regardless of stock market activity, you will always earn interest!

BARB IS RETIRING: Can you believe it? Barb has been working with you, our customers, since early 1995 when we were a Farmers Insurance Agency. Many of you have been with us since those early days. How time flies! Her last day will be Friday, May 20th, 2005 (Although she has agreed to come back and help when we are in dire need). Please accept this invitation to stop in anytime on Friday, have a piece of cake, and wish Barb well in this new phase of her life. We have truly appreciated having Barb in the office the past 10 years and we will miss her. Barb, we hope your retirement will be filled with good health and happiness!

AAA MEMBERSHIPS: Are now available through our office and the \$10 enrollment fee will be waived through June 1st, 2005 for any of our customers who would like to join. In addition to Emergency Roadservice, AAA members also received touring benefits (Triptiks), no-fee travelers checks, a full-service travel agency and special card savings all over the U.S. at hotels, retail outlets etc... (I recently bought glasses at Lenscrafters and was offered 30% off for being a member). Dues are \$51 (regular) and \$75 (deluxe). Spouse/Associate memberships are \$26/\$40 additional per year. You may want to consider dropping the roadservise on your current insurance and picking up the AAA membership (discounts are also offered on oil changes and at restaurants). Auto & Home insurance will also be available to members through our agency and we are currently reviewing a variety of households to see how the premiums match up. Please feel free to call us if you would like to join AAA.

LIFE INSURANCE: Premiums are very competitive this year on both the Universal Life and Term products. Take this opportunity to protect your assets when refinancing (mortgage protection), getting married or having children (rates are lowest when you are younger), as a gift for the grandchildren (something they will have their entire life), establishing a legacy (for charitable purposes) or protecting your business (business continuation planning). Supplementing your life insurance from work is a great idea, as these days, many jobs don't last forever or offer the benefits of days gone by. Please call if you would like a quote for yourself or a family member.



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