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GET TO KNOW OUR TEAM

Drew Denny is one of the founding partners of Shepherd Financial.

In his free time, Drew enjoys boating on the lake and playing in golf tournaments.

Holly Willman is the Director of Creative and Strategic Operations at Shepherd Financial. She's been with our team since 2013.

One of Holly's favorite summer treats is a bowl of strawberries with honey and fresh basil.

INSURANCE 101: ARE YOU COVERED?

June 18, 2020

Shepherd FINANCIAL

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INSURANCE 101: ARE YOU COVERED?

HOMEOWNERS / RENTERS

AUTO

IDENTITY THEFT & CYBER

LIFE

DISABILITY

LONG-TERM CARE

NEXT STEPS

DWELLING insurance covers physical damage to the home itself and a standard set of common perils. Dwelling insurance is only for homeowners.

PERSONAL PROPERTY insurance helps pay to repair or replace your belongings after a covered loss, such as theft or fire.

PERSONAL LIABILITY insurance protects you from the legal exposure of bodily injury or property damage caused to others.

ADDITIONAL LIVING EXPENSES insurance provides compensation when you are unable to live in your dwelling due to an insured loss or claim while your dwelling is being repaired.

MEDICAL PAYMENTS insurance applies to the costs associated with injuries that happen to guests in your home, regardless of who is at fault.

INSURANCE 101: ARE YOU COVERED?

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BODILY INJURY LIABILITY coverage is usually mandatory and pays for physical injury and death caused to others by the driver responsible for an accident. It pays for medical bills, loss of income, and pain and suffering to others, as well as providing legal representation for the policyholder in the case of a lawsuit.

MEDICAL PAYMENTS or **PERSONAL INJURY PROTECTION** pays for reasonable and necessary medical or funeral expenses that result from bodily injury or death after an accident, regardless of who is at fault.

PROPERTY DAMAGE LIABILITY pays for the damage a policyholder or other permitted driver may cause to someone else's property.

COLLISION coverage is for physical damage to the policyholder's vehicle when it collides with certain objects like trees or other vehicles.

COMPREHENSIVE is for vehicle damage from a covered loss other than a collision.

UNINSURED or **UNDERINSURED MOTORIST** coverages reimburse the policyholder if they are hit by either an uninsured, hit-and-run, or underinsured driver.

INSURANCE 101: ARE YOU COVERED?

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IDENTITY THEFT insurance reimburses identity theft victims for money spent on reclaiming their financial identities and repairing their credit reports.

CYBER ATTACK coverage protects the policyholder against the financial consequences of personal online attacks.

CYBER EXTORTION coverage reimburses individuals for payments they made under the duress of an extortion threat.

CYBER FINANCIAL LOSS FROM FRAUD covers identity theft, stolen bank funds, and fraudulent use of credit cards or checks.

INSURANCE 101: ARE YOU COVERED?

LIFE INSURANCE is meant to provide for loved ones when the policyholder passes away. Some policies have additional benefits to be used during life, like accessing the policy's cash value and accelerating death benefits to pay for health care needs.

Look for a policy that meets your needs without costing too much by deciding how much you need, how much you can afford to pay, and the kind of policy you want.

To determine the amount you need, determine how much cash and income your dependents would need if you passed away.

Your age, gender, health, lifestyle, and occupation all factor into the cost of life insurance.

TERM LIFE INSURANCE provides a death benefit for a set period of time.

PERMANENT LIFE INSURANCE policies are meant to be protection for the long-term.

INSURANCE 101: ARE YOU COVERED?

DISABILITY INSURANCE is a backup plan to protect your income if you are too sick or hurt to work.

SHORT-TERM disability insurance replaces a portion of your paycheck for a short period of time, often between three and six months. Most people get short-term disability through their employer.

LONG-TERM disability insurance provides coverage if you are out of work for a longer period of time. When you buy a long-term disability policy, the benefits are not taxed.

OWN OCCUPATION disability insurance provides a benefit when you cannot work at your regular job.

ANY OCCUPATION disability insurance provides a benefit when you cannot work at any occupation.

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LONG-TERM CARE insurance provides funds for custodial care in various forms, including home health care, nursing home care, adult day care, home modifications for medical necessities, hospice care, and consultation for selecting appropriate providers.

The **ELIMINATION PERIOD** functions like an insurance deductible, during which time the insured pays for medical expenses. The length of the elimination period is determined at the time of application. Increasing the elimination period lengthens the time of self-insurance and reduces the cost of the premium.

The **BENEFIT AMOUNT** is generally calculated daily, ranging from $50 to $500 per day. Some policies offer a monthly benefit to offset the problem of expenses exceeding the daily limit.

The **BENEFIT PERIOD** can be a specified period from two to five years or a lifetime benefit.

Source: https://www.genworth.com/aging-and-you/finances/cost-of-care.html?27,2

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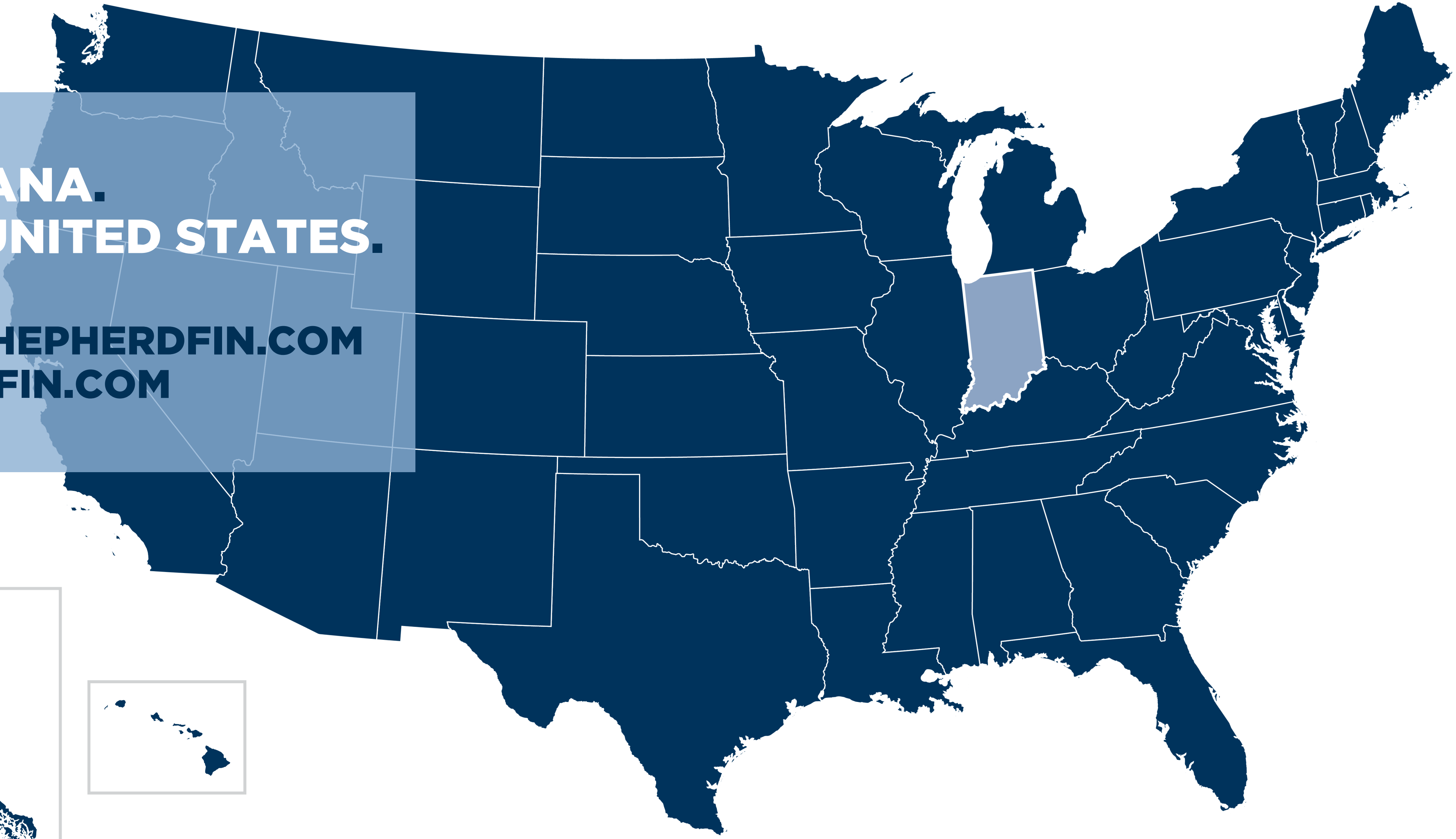

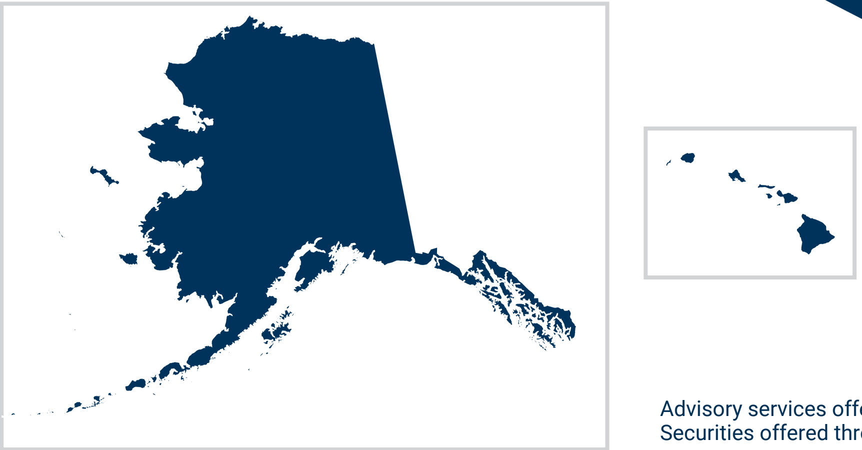

DEFINITIONS AND DISCLOSURES

Investments in Target Date Funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year (the target date) when an investor in the fund would retire and leave the workforce. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. The principal value in a Target Date Fund is not guaranteed at any time, including on or after the target date, which is the approximate date when investors turn age 65. Should you choose to retire significantly earlier or later, you may want to consider a fund with an asset allocation more appropriate to your particular situation. The funds invest in a broad range of underlying mutual funds that include stocks, bonds, and short-term investments and are subject to the risks of different areas of the market. The funds maintain a substantial allocation to equities both prior to and after the target date, which can result in greater volatility. All investing is subject to risk, including the possible loss of the money you invest. Investments in bonds are subject to interest rate, credit, and inflation risk.

Investing involves risk including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss in periods of declining values. There are some risks associated with investing in the stock markets: 1) Systematic risk - also known as market risk, this is the potential for the entire market to decline; 2) Unsystematic risk - the risk that any one stock may go down in value, dependent of the stock market as a whole. This also incorporates business risk and event risk; and 3) Opportunity risk and liquidity risk. International investing involves special risks such as currency fluctuation and political instability and may not be suitable for all investors. An investment concentrated in sectors and industries may involve greater risk and volatility than a more diversified investment. Small and mid-cap stocks may be subject to a higher degree of risk than larger, more established companies' securities, including higher risk of failure and higher volatility. The illiquidity of the small and mid-cap markets may adversely affect the value of these investments so those shares, when redeemed, may be worth more or less than their original cost. In general, the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities).

Fixed income securities also carry inflation risk, liquidity risk, call risk and credit and default risks for both issuers and counterparties. Lower-quality fixed income securities involve greater risk of default or price changes due to potential changes in the credit quality of the issuer. Government bonds and Treasury Bills are guaranteed by the U.S. government as to the timely payment of principal and interest and, if held to maturity, offer a fixed rate of return and fixed principal value. However, the value of fund shares is not guaranteed and will fluctuate. Treasury bills (T-bills) are short-term securities with maturities of one year or less issued at a discount from face value. Treasury bills are the primary instrument used by the Federal Reserve in its regulation of money supply through open market operations. Treasury notes (T-notes) are intermediate securities with maturities of 1 to 10 years. Denominations range from $1000 to $1 million or more. The notes are sold by cash subscriptions, in exchange for outstanding or maturing government issues, or at auction. Treasury bonds (T-bonds) are long-term debt instruments with maturities of ten years or longer issued in minimum denominations of $1,000. Corporate bonds are considered higher risk than government bonds but normally offer a higher yield and are subject to market, interest rate and credit risk as well as additional risks based on the quality of issuer coupon rate, price, yield, maturity, and redemption features. Any fixed-income security sold or redeemed prior to maturity may be subject to loss.

Prior to rolling over assets from an employer-sponsored retirement plan into an IRA, it's important that you understand your options and do a full comparison on the differences in the guarantees and protections offered by each respective type of account as well as the differences in liquidity loans, types of investments, fees, and any potential penalties. A variable annuity is an insurance contract which offers three basic features not commonly found in mutual funds: (1) annuity payout options that can provide guaranteed income for life; (2) a death benefits; and (3) tax-deferred treatment of earnings. When applicable, the tax deferred accrual feature is already provided by the tax-qualified retirement plan (e.g. 403(b), IRA, etc.) The U.S. Securities and Exchange Commission (Investor Tips: Variable Annuities) has suggested that for most investors, it would be advantageous to make the maximum allowable contribution to a tax-qualified retirement plan before investing in a variable annuity. The separate account of a variable annuity is not a mutual fund. While separate accounts may have a name similar to a mutual fund, it is not the same pool of funds and will experience difference performance than the mutual fund of the same or similar name. In addition, the financial ratings of the issuing insurance company do not apply to any non-guaranteed separate accounts. The value of the separate accounts that are not guaranteed will fluctuate in response to market changes and other factors. Variable annuities are designed to be long-term investments and early withdrawals may be subject to tax penalties and charges. None of the information in this document should be considered as tax advice. You should consult your tax advisor for information concerning your individual situation.

Treasury inflation protected securities (TIPS) refer to a treasury security that is indexed to inflation in order to protect investors from the negative effects of inflation. TIPS are considered an extremely low-risk investment since they are backed by the U.S. government and because the par value rises with inflation, as measured by the Consumer Price Index (see below), while the interest rate remains fixed.

The consumer price index (CPI) measures changes in the price level of a market basket of consumer goods and services purchased by households.

Past performance is no guarantee of future results. No person or system can predict the market. All investments are subject to risk, including the risk of principal loss.

Consult your financial professional before making any investment decision.