

Summer Newsletter 2019



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good times.
We'll handle
the rest.*

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KESSLER

Investments, Inc.



The Athol Hospital's 25th Annual Golf Classic will be held on August 19th. Sign Up is happening now! Registration forms are available in our office.

This year's proceeds will help to fund the newly constructed addition to Athol Hospital.

A Word from Bill on Long Term Care.

Happy Summer!

I have always worried about the need for long-term care for my friends and myself.

A lot of our clients ask how they can protect their savings from the nursing home and Medicaid.

Some folks choose to buy long-term care insurance because our regular health insurance and Medicare will not cover long term care costs for more than a few weeks.

Some folks choose to give away or gift their assets five years in advance.

And some folks like to roll the dice and hope that they never need long-term care.

Unfortunately, the longer we live, the more chances that we will need some form of long-term care.

I believe that this topic should be discussed with us so that we can explore other avenues that have not been mentioned previously. There's lots of different things that one can do to protect some of their savings and assets from the devastating cost of long-term care.

We also suggest having an attorney get involved with your situation so that all legal matters can be dealt with and explored before finalizing a plan.

We would love to schedule a visit here at the office to discuss this matter in more detail.

As always, our visits are complementary.

Best Regards,

Bill



Kimberly was recently awarded the Presidential Service Award at the North Quabbin Chamber of Commerce Annual Dinner. She is the most recent past President and remains a member of the Board of Directors.



Bill also recently received the President's Award from the Athol Area YMCA to honor his service to the YMCA from 2001 to 2018.

He served on the Board of Directors and was the President from 2011-2014.



SUBMITTED PHOTO
 William Kessler, of Kessler Investments received the Athol Area YMCA's President's Award at a recent meeting of the Y Board of Directors. The award was presented to honor Kessler's service to the YMCA from 2001 to 2018. Kessler served on the Board of Directors and was President from 2011 to 2014. He chaired the YMCA's 150th Anniversary Capital Campaign, raising over \$500,000 for improvements to the facility and also spear-headed the YMCA's annual dinner dance. Presenting the award are Shawn Gonynor, YMCA President and Jeanette Robichaud, Executive Director.

Kessler Investments proudly presents
our 2019 Scholarship recipients!



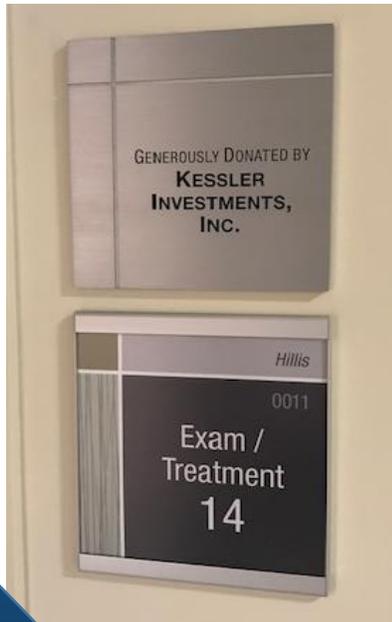
Sarah Graeff, Mahar



Elina Gordon-Halpern, Mahar



Anna Wetherbee, Mahar



Bill and Kim recently attended the dedication of the new Hillis Medical Arts Building and The Starrett Center for Emergency Care.



56th Annual River Rat Race



Bill and Nick braved the water for the annual River Rat Canoe race on April 13th. Kim was happy to cheer them on from the river bank!

Thank you to Jeff Blanchard for the great photos!

**DON'T MISS OUT ON OUR NEXT
SEMINAR!**

"INVESTMENT THEMES OF 2019"

WEDNESDAY, AUGUST 14

6PM



Do Your Parents Need Long-Term Care Insurance?

We live in an age of medical miracles. People live longer than ever before, and life expectancies are increasing at a steady rate. This means that many of us will be fortunate enough to still have our parents with us as we ourselves reach retirement age. As our parents age, however, their health may decline, and the greater the chance becomes that they will require home care, nursing home care, or other assisted-living arrangements.

Long-term care: the odds against it aren't long at all

Maybe you think that you'll be the lucky one, that your parents won't need long-term care, but the statistics indicate that we're living longer and the need for long-term care is more likely. Also, parents living alone (especially women, who have a longer life expectancy than men), are more likely to need long-term care without a spouse or partner available to help out.

The cost of long-term care isn't low, either

Long-term care can also be expensive. What's more, Medicare, Medigap, managed-care programs like health maintenance organizations, and indemnity medical insurance plans don't pay for long-term nursing home care or for assisted living. Although Medicaid, a state-administered federal welfare program, will cover the costs of long-term care, your parents must be legitimately impoverished to be eligible for it.

If they're not prepared, your parents might find their lifetime savings and their assets quickly depleted by the cost of paying for long-term health care. As their child, you'll want to help them protect those assets (and your own inheritance) from being eroded by long-term care costs. One solution to this dilemma might be long-term care insurance (LTCI).

Help is on the way

Generally, LTCI helps pay for the care of an individual who can no longer independently perform the basic activities of daily living, such as bathing, dressing, eating, and toileting, due to a cognitive disorder, illness, or injury. A comprehensive policy will cover skilled, intermediate, and custodial care in a variety of settings, including nursing homes, assisted-living facilities, adult day-care centers, or the insured's own home.

The cost of LTCI policies can vary widely, depending on many factors, including the coverage selected and the age and health of your parents. The younger and healthier they are, the less expensive the insurance will be—but the longer they might pay for it before they really need it.

Who most likely needs the help?

Deciding whether to purchase LTCI will take some careful consideration. LTCI might be right for a parent if at least some of the following criteria apply:

- He or she is between the ages of 40 and 84
- There's a family history of Alzheimer's disease
- He or she has significant assets to preserve as an inheritance or to gift to charity
- He or she has an income from employment or investments in addition to Social Security
- The cost of the premiums will not exceed 5 to 7 percent of your parent's annual income (or yours, if you're paying the premiums)
- He or she is healthy enough to be insurable

Article from Broadridge/Forefield

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