



Clarion Newsletter

May 2014

Follow ClearView on Social Media

We are pleased to announce ClearView's emergence into the world of social media. Our Broker/Dealer, Centaurus Financial, has approved our use of Facebook, LinkedIn and Twitter for communicating with our clients effective April 2014. We will be posting and broadcasting relevant news and information about ClearView, our financial services and products along with current client information and news.

In today's world it is important to stay informed and up-to-date on the ever changing, dynamic financial markets and investment products in which you are invested. It will be our goal to prudently disseminate news and information to our clients and "followers" on an irregular but consistent basis via postings and tweets. We believe social media will be an effective channel and set of tools to enhance our client communication services.

For those of you who have not yet joined the world of social media, we encourage you to take this opportunity to open a Facebook, LinkedIn or Twitter account (or all three!) and start following ClearView along with all your friends and family around the country and throughout the world. If you have questions or need help getting started - just ask the youngest person you can find, they will know all the answers! If you already use social media, then you know what to do.....click on the icons below to "like" and "follow" us on the social media programs of your choice. If you are a veteran user of social media, please give us a call with tips on how we can most effectively use social media to communicate with you and all of our clients.

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Upcoming Seminars

Wednesday, June 18
Tuesday, July 15
Wednesday, August 20

Portfolio Review

Call us today to make an in-person or phone appointment to review your portfolio.

Contact Us
866-557-1031



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We look forward to using these great new tools to enhance communication with clients and friends of the firm. Please call us with suggestions, ideas and questions, or to learn more about social media and how you can use it to find old friends, make new ones and to follow and communicate with family, friends and ClearView.



www.facebook.com/BobClearView



www.linkedin.com/BobClearView



www.twitter.com/Bob_ClearView

Personal Finance

Insure to Ensure Your Future Health and Welfare

They say there are no guarantees in life beyond death and taxes. But there are a few others including: time will not stand still; the sun will rise in the east and set in the west; people will continue to over populate and pollute the planet; ethnic tensions, oil and greed will cause more wars; 10,000 Americans will turn 65 every day for the next 20 years; and the cost of our health care and daily living expenses will increase in the years ahead just as they have in years past. We can't do much about the inevitable, but we can plan ahead and prepare for the things we cannot control.

Financial planning and sound investments made today can prepare us for the rising cost of health care and daily living expenses in the years to come. Building liquidity, investing for income and using insurance to ensure funds for elder care, catastrophic illness and the impact of future inflation on the cost of everyday life, can help protect our health and welfare against the inevitable rising cost of life's necessities.

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Insurance products are a critical component of the third leg of the Three-Legged Stool of Financial Stability because they provide the guarantees we seek when funding our future health and welfare. Our clients self-insure for health care, LTC, elder care, emergencies and extended illnesses (LTDC) and also for the basic necessities of daily life. Clients use a variable annuity from Pacific Life to insure for health care issues and a fixed indexed annuity from Allianz to help pay for the inflationary costs of everyday life with guaranteed future income. The good news is that the money invested is guaranteed by the insurance carrier to be there if you need it, and if you don't need it, you've still got it.¹

We believe, going forward, the largest hidden health care expense of the future will be treating extended illnesses or what we call Long-Term Disease Control Care (LTDC). As we continue to live longer due to improved diet and exercise regimens, and the extraordinary advances in medicine and scientific research, such as genetic coding, continue to defeat and eliminate diseases, we will see more and more and more people living 10-15-20 years after first contracting a disease that might have been fatal within months only a few short years ago. Most current health plans and basic insurance coverage have limits on payouts for these expenses, and many do not cover some of the associated costs at all. In addition, very few Baby Boomers expected to live to be 90 years old, and beyond, and their financial plans could be challenged by the cost of health care and everyday living 10-20-30 years from now. It is critical to plan ahead now and dedicate some funds to ensure that your financial future and the rising costs associated with health and welfare are insured and guaranteed.

We work hard all of our lives to save and prepare for retirement in our "golden years". At ClearView we believe our clients should invest a portion of their money in insurance products to help ensure they enjoy the wonderful life in retirement they so richly deserve. If you agree, call us today to discuss how these insurance products can help ensure your golden years.

¹ Guarantees, including interest rates and subsequent income payments, are backed by the claims-paying ability of the issuing company.

² Pacific Life, Allianz Life, ClearView Wealth Management, LLC and Centaurus Financial, Inc. are not affiliated.



Thought for the Day

Inflation is when your last car cost more than your first house.