

APRIL IS NATIONAL DONATE LIFE MONTH

Deason Law Firm - March/April 2011

The statistics speak volumes:

- ✓ More than 100,000 men, women and children currently require life-saving transplants
- ✓ Every 11 minutes, another name is added to the National Organ Transplant Waiting List
- ✓ On average, 18 people die each day due to the lack of organs available for transplant
- ✓ One donor can help more than 50 people

National Donate Life Month (NDLM) was instituted by Donate Life America and its members in 2003 to help address this tragic situation. In 2010, President Obama officially proclaimed April as National Donate Life Month and called upon "health care professionals, volunteers, educators, government agencies, faith-based and community groups, and private organizations to join forces to boost the number of organ, tissue, blood, and stem cell donors throughout our Nation."

At the Deason Law Firm, we are well aware of the stress families endure hoping for a loved one's potentially life-saving organ transplant - and the anguish they suffer when one is not available in time. We, therefore, welcome this initiative and suggest - if you haven't made known your wish to be an organ donor, or if you've only put it on your driver's license, that it's also a good idea to fill out an organ donor card as a further indication of your wishes.

We also applaud the efforts of participants in National Healthcare Decisions Day, which falls on April 16. Together, these initiatives go a long way toward creating greater public awareness about the need for, and benefits of, proper planning and communication about one's health care wishes.

This is also a good time to remind you of your complimentary membership in the DocuBank Healthcare Directives Registry. Remember that DocuBank stores your advance directives electronically and makes them readily available to healthcare professionals and family members alike. Your DocuBank card also allows you to store your preferences about organ donation and makes that information immediately available. Your card also comes with organ donor stickers to put on your driver's license and health insurance card if you intend to be one.

While organ donation, and all advanced directives, are deeply personal decisions, we hope you will consider the importance of making them known in advance, discussing them with loved ones, and making sure they are both legally documented and easily accessible during an emergency or in the event of incapacity. If you would like to make changes to your advance directives, or any other updates to your estate plan in general, this may be a good time to do so. We are here to assist you and welcome the opportunity to discuss any changes to your needs and/or goals in detail.

Annuities May Help Make Your Income Last a Lifetime

With demographic trends pushing the length of retirement to 25 or 30 years and beyond, it's important to create a retirement investment strategy that generates an income stream that you won't outlive. If you're looking for an investment vehicle that promises a guaranteed, lifetime income stream, then you may want to consider annuities. Simply put, annuities can help ensure that you won't outlive your savings.

Annuities Defined

Annuities are insurance contracts that promise future payments. They're long-term, tax-deferred investment vehicles designed for retirement purposes. There are two distinct phases to annuity investing: the "accumulation phase" occurs when you are contributing, while the "annuitization or distribution phase" occurs when you withdraw money.

While annuities may be attractive because they usually impose no contribution limits and offer tax deferral, they also have other appealing features as well, such as their numerous "payout" options in the distribution stage. For instance, during retirement you can receive your money from an annuity in a single lump sum or as a series of regular payments over your life or some other predetermined number of years. Some retired clients find it easier and less stressful to manage their household expenses through a regular income stream, just as they did while working.

But getting a regular income stream doesn't necessarily limit your options. Today's annuities offer the flexibility, access and control over your money that often wasn't available in the past. Product innovations have resulted in optional benefits that provide downside guarantees¹, the ability to capture the market's upside, inflation protection and cost-of-living increase features, all of which may help investors plan for a long retirement.

In short, annuity payouts through a regular income stream may be an important part of your retirement portfolio. If you own an annuity now, you might want to consider using it to potentially generate income. For more detailed information about the role that annuities might play in your financial future, contact a qualified financial professional.

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¹Riders are additional guarantee options that are available to an annuity or life insurance contract holder. While some riders are part of an existing contract, many others may carry additional fees, charges and restrictions, and the policyholder should review their contract carefully before purchasing.

Variable and fixed annuities are long-term, tax-deferred investment vehicles designed for retirement purposes, but the variable annuity contains both an investment and insurance component. Variable annuities are sold only by prospectus. Guarantees are based on claims paying ability of the issuer. Withdrawals made prior to age 59 ½ are subject to 10% IRS penalty tax and surrender charges may apply. Gains from tax-deferred investments are taxable as ordinary income upon withdrawal. The investment returns and principal value of the available sub-account portfolios will fluctuate so that the value of an investor's unit, when redeemed, may be worth more or less than their original value.

Investors should consider the investment objectives, risks, charges and expenses of the variable annuity contract and sub-accounts carefully before investing. The prospectus contains this and other information about the variable annuity contract and sub-accounts. You can obtain contract and underlying sub-account prospectuses from your financial representative. Read the prospectuses carefully before investing.

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The Walls Street Journal states that the national average cost for probate is 7.4% of the total estate. Not only is Probate expensive but it's also time consuming. According to the 'Lectric Law Library's Stacks, Probate proceedings are lengthy. Many estates can take a year or two to complete, and if it's necessary to file federal estate tax returns, the proceedings can last well into a third year. If these two reasons aren't enough to make you want to research other estate planning options, then maybe you should also consider ... What will happened to you in the event of disability? An estate plan should deal with both disability and death. Attend our seminar and learn more:

Upcoming Seminar Schedule:

**Thursday, May 5th at
9:30am or 6:30pm
RVSP: 783-4575**

If you have a Trust, we will also be discussing the 2009 changes to the AZ Trust Code... they are significant!

This is a complimentary, educational newsletter. If you are NOT interested in receiving this information in the future, please contact Nancy at 783-4575.

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