

Royal State Insurance

February 2011

Saving on car expenses

(An excerpt from <http://www.lendingtree.com/smartborrower/saving-money/money-saving-tips/saving-on-car-expenses/>)

If you have already established your career, your family and your finances, you probably have a great deal of experience buying a car. But now that your kids are out of the house and you are approaching retirement, it's a good time to think about your car-related expenses. Here are a few things to consider when making car decisions in your 50s and 60s.

How many cars do you need?

If both you and your spouse are retired, you may want to ask yourself if each of you really need your own car. If you have two cars, you might want to consider selling one and using the profits to pad your retirement money. Downsizing to one car can save you money on maintenance and repairs, as well as on car insurance. If you consistently use one car and leave the other in the driveway or garage, it might be a good idea to sell one of them as your family matures.

What is the best kind of car for you?

Only you can decide what kind of car you want, but there are a few things to keep in mind. Is the car you have now a remnant of the carpool years? In other words, do you need a large car or would now be a good time to downsize, say from a van to a sedan? Getting a smaller car can save you money on gas since they generally have better gas mileage.

Also, as you approach retirement age and the prospect of living on a fixed income, you may want a car that will last a number of years. It may be a good idea to start researching and test driving cars that are known for their reliability so you can find a car that will last.

What about car insurance?

To save money on car-related expenses, you may also want to reevaluate your car insurance. You can start by doing some research and coming up with figures from your insurance provider's competition. You can then present the numbers to your current insurance provider to see if they can match or beat their competitors. You can also see if there are any new incentives for longtime policy holders or drivers with good driving records.

Enter a Drawing For A Chance to
WIN \$100 Worth of Gasoline
for your Car!



When you request a no-obligation
Automobile Insurance quote
(by 3/31/2011)

Go to www.royalstate.com for more information
or call us at 539-1600 (Oahu). Neighbor island customers,
see the outside panel for the number of your island's office.

Royal State Insurance
has partnered with
NEXUS Trusted
Advisors. Nexus is a
local company with
many years of financial
planning experience.



Glenn, Lynnette, Darin, Kevin

See page 3 for more information and a list of free workshops

Free Lunch & Seminar on

Free Lunch & Seminar on
Long-Term Care Insurance

Wai'oli Tea Room
10:00am - 12:00pm

Saturday:
February 26, 2011
March 19, 2011
April 9, 2011

Neighbor island customers - call us at
1 (800) 890-9022 to set-up an on-island appointment.

Long-Term Care Insurance

Thousands of Americans each year find their money and investments in jeopardy due to an unexpected need for **Long-Term Care**, which can cost more than \$200,000! Attend this informative 2-hour seminar to learn about:

What government programs are available to help you.

When Long-Term Care insurance may be the best solution for your situation and how to access free resources.

How the HGEA Long-Term Care insurance plans will protect you and how to access them.

Call us at 1 (800) 890-9022
or visit us at

www.royalstate.com.

Ask about our new United of Omaha Long-Term Care plan with a CASH BENEFIT!

Long-Term Care: Early planning pays off

(An excerpt from <http://www.mayoclinic.com/health/long-term-care/HA00054>)

Long-term care is a general term used to describe various home and community-based services for people who need help taking care of themselves. **If you're considering long-term care options for yourself, a parent or another loved one, start the research and discussions early.** If you wait, an injury or illness might force your hand — leading to a hasty decision that everyone may later regret. Instead, get familiar with long term care options now.

Understanding types of Long-Term Care

Understanding the various levels of long term care can help you choose the type that's most appropriate for you or your loved one. For example:

Home care. Personal or home health aides may help with bathing, dressing and other personal needs at home, as well as housekeeping, meals and shopping. Home health nurses provide basic medical care at home.

Day program. Day programs for adults offer social interaction, meals and activities — often including exercise, games, field trips, art and music — for adults who don't need round-the-clock care. Some programs provide transportation to and from the care center as well as certain medical services, such as help taking medications or checking blood pressure.

Senior housing. Many communities offer rental apartments intended for older adults. Some senior housing facilities offer meals, transportation, housekeeping and activities.

Assisted living. Assisted living facilities offer staff members to help with medications, bathing, dressing and basic medical care — as well as meals, transportation, housekeeping and activities. Some assisted living facilities have on-site beauty shops and other amenities.

Nursing home. Nursing homes offer 24-hour nursing care for those recovering from illness or injury. Nursing homes also offer end-of-life care. Services may include help bathing, dressing and toileting, wound care, rehabilitative therapy, and help with respirators or ventilators.

Continuing-care retirement community. Continuing-care retirement communities offer several levels of care in one setting — such as senior housing for those who are healthy, assisted living for those who need help with daily activities, and round-the-clock nursing care for those who are no longer independent. Residents can move among the various levels of care depending on their needs.



According to the US Department of Health and Human Services, the need for long-term care services impacts 70% of individuals 65 and older.

ROYAL STATE INSURANCE offers you a One Year Subscription to COOL™ – a wealth of long-term care information all on one convenient online site. There is NO charge to you! Here are just a few of the resources you can access online:

- Listing of local and national facilities and physicians
- Estimator to calculate your possible Home Health Care costs
- Informative videos and links to articles on Long-Term Care
- Comprehensive Medical Library of important information
- Wellness Tips to improve the quality of your life
- Create your own LIVING WILL and access a CAREGIVER AGREEMENT form

Go to
www.royalstate.com

to request your
**One Year Subscription to
COOL™
at NO charge to you.**



MISSING A FINANCIAL PHASE CAN BE COSTLY

1. Asset BUILDING

2. Asset MANAGEMENT

3. Asset PROTECTION



“Your actions in the present can significantly impact the shape of your future”

Make 2011 the year you take control of your future by putting **Retirement Planning** on the top of your new year’s resolution list.



Already retired?

This is a good time to reassess how well your money is working for you because you can still make changes to improve your financial situation.

DON'T WAIT!

“Many times we hear that people want to wait until the economy is more stable to make their financial decisions; however, NOW is actually the better time to take action,” explains Nexus managing partner Darin Inouye



NEXUS Trusted Advisors CAN HELP YOU WITH:

- Retirement Planning
- Estate Planning, Tax Strategies
- Deferred Compensation Plans
- Employee Benefit Plans
- Investments, Annuities and more!

Our business philosophy is not to attempt to sell you something, but rather to provide you the tools and strategies to help you make informed, sound financial decisions to reach your objectives. We are here to be your financial resource so you can feel comfortable in seeking answers to any questions or concerns you may have without the pressures of a sales pitch.

RETIREMENT & FINANCIAL PLANNING WORKSHOPS

Choose from two dates – attend either our Tuesday evening or Saturday morning session.

Economic & Market Outlook & Tax Law Update

The stock markets have experienced huge gains since 2009, gold has skyrocketed, and the economy has improved but unemployment is still high. Is there still room for growth? Attend this workshop to find out what analysts and economists are predicting for the economy and stock market in 2011 and how to adjust your portfolio for the potential risks or gains ahead. In addition, we will review the extension of the Bush tax cuts and how that can impact your financial planning.

Tuesday
February 22, 2011
5:30pm-7:00pm

Saturday
February 26, 2011
10:00am-11:30am

Pension Distribution Planning

As you near retirement, you will be faced with the decisions of ensuring that you have enough income and selecting your pension payout options. Which option works best for you? Attend this workshop to understand your options and how each choice will impact you. Learn how to strategically plan and coordinate your pension option with your other assets to maximize your income and protect your family.

Tuesday
March 22, 2011
5:30pm-7:00pm

Saturday
March 26, 2011
10:00am-11:30am

Financial Planning Process & Case Study

Are you financially fit? Are you on target to reaching your goals? Attend this workshop to learn how a financial analysis and projection can help you with your financial decision making. Take an in depth look at a comprehensive financial analysis and strategy for a sample client.

Tuesday
April 26, 2011
5:30pm-7:00pm

Saturday
April 30, 2011
10:00am-11:30am

Call us at 1 (800) 890-9022 - or - Visit us at www.royalstate.com
All workshops are at 819 South Beretania Street – with free parking and light refreshments.

Important Information from

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Free Financial Planning Workshops
Free Access to Long-Term Care Resources
Free Lunch & Long-Term Care Seminar at
Wai'oli Tea Room

Create Your Living Will – At No Cost To You
Get A No-Obligation Auto Insurance Quote

**Enter a Drawing For A Chance to Win
\$100 Worth of Gasoline for your Car!**



Royal State Insurance President, Douglas Murata, presents a new iPad to Julian Leo, the winner of our Fall 2010 drawing.

Go to www.royalstate.com for information on our latest drawing – you could be our next lucky winner of a \$100 Gasoline Card!

How to Contact Us

ROYAL STATE INSURANCE OFFICES

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819 S. Beretania Street
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1-800-890-9022 (Toll-free from
the Neighbor Islands)

Hawaii Office (Hilo)

120 Pauahi Street, Suite 201
Hilo, HI 96720
Phone: (808) 935-2766

Kauai Office

4370 Kukui Grove Street, Suite 105
Lihue, HI 96766
Phone: (808) 245-4571

Maui Office

105 N Market Street, Suite 201
Wailuku, HI 96793
Phone: (808) 244-7245
1-800-774-7668 (Toll-free from
Molokai and Lanai)

www.royalstate.com