

DAN MARTIN FINANCIAL SERVICES

2ND QUARTER NEWSLETTER

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Nearly three years ago, VO Enterprises identified a significant need for financial services in Northeast Nebraska. My approach to financial services has been much like our approach to insurance—to provide high quality and trustworthy advice from an independent model. We represent a large number of companies, but we work for you, the client. Like our insurance agency, I offer a wide range of financial securities and investment options to help provide the most appropriate financial strategy for you.

I represent Ameritas Investment Corp., a broker/dealer based in Lincoln, NE. (Maybe you've seen their ads at Husker games!) Though I began this business largely on my own, recently I've joined a group of advisors, Ameritas Financial Center, which has offices in Lincoln, Omaha, and a number of smaller cities across Nebraska. Working with these advisors has provided me with a network of support from men and women with a wealth of experience in a variety of specific areas. For instance, one of these colleagues is a lawyer who focuses on business transfers, buy/sell agreements, and estate planning. These colleagues will work with me in specific situations to provide an extra level of experience that will benefit you.

In an effort to expand in this area and also distinguish this business from our Property and Casualty and Crop Insurance business, I have formed Dan Martin Financial Services, a division of VO Enterprises. Dan Martin Financial Services will focus on retirement planning, life and disability insurance, estate planning, and various other securities-related areas. This distinction will enable us to brand this division of VO Enterprises differently and separately. You'll see my expanded efforts to provide education, research, articles, helpful tips, and product information through various forms of communication in the near future. My goal is to educate and assist you in any way I can.

Sincerely,

Dan Martin

Dan Martin Financial Services

Securities are offered solely through Ameritas Investment Corp. (AIC). Member FINRA/SIPC. AIC and Ameritas Financial Center are not affiliated. AIC and Dan Martin Financial Services are not affiliated.

You know we do insurance, but **did you know** that we also:

- Can help you set up a 401K, Simple IRA, SEP IRA, or traditional IRA to defer taxes and plan for retirement.
- Can help you protect your business or estate in the event of your death or disability and to ensure your loved ones, not the IRS, are the beneficiaries.
- Can introduce you to alternative forms of investing that aren't tied to the performance of the stock market.
- Will work with your accountant, lawyer, or other professionals to design the best strategies for you.

Care4Life Acceleration Rider

More Protection for You and Your Family



Life insurance helps protect life's special moments and ensures our loved ones are cared for even if we aren't able to do it ourselves.

Now that same policy can provide even more protection if you suffer from a serious medical situation.

The **Ameritas Care4Life Acceleration Rider**, available on some life insurance policies from Ameritas Life Insurance Corp., can help by providing an advance of your policy's death benefit. This extra cash can bring some financial relief to you and your family at a time of great strain. You can use this living benefit any way you choose. Maybe you'll want to pay medical or nursing home expenses. Maybe you'll need to make modifications to your home or pay for extra help around the house. Or maybe you'll take the trip of a lifetime.

The choice is yours.

Ease the strain

Hopefully you will never need long-term care, but many people do. In 2012, about 9 million people over age 65 needed long-term care. By 2020, that number is expected to more than double to 20 million. Facing a serious medical situation can be financially overwhelming.

Source: medicare.gov

Protect, Accumulate and Transfer Wealth with Life Insurance

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