

VO ENTERPRISES LLC

9th issue, 2016

4TH QUARTER NEWSLETTER

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acoufal@voenterprises.com

DID YOU KNOW WE ALSO PROVIDE...

Health Insurance
Commercial/Business
Life
AFLAC

Crop (Federal and Hail)
Farm, Home and Auto
Truckers
Disability Income

Call us for a free, no-hassle quote today!

Umbrella Insurance & Why it's worth it

Umbrella insurance is becoming increasingly essential to your insurance plan. With our country becoming more litigious, this policy could help protect your family in the event someone sues you for damages. Whether it's an auto accident resulting in a fatality or someone getting hurt on your premises, an umbrella policy can give you proper protection. Your home, retirement funds, land, and savings are all subject to risk if you are found negligent. An umbrella insurance policy covers costs above your auto or homeowners insurance liability. Policies typically start at \$1 million of coverage with higher limits available. Costs vary depending on your family's risk. To protect your assets, an umbrella policy should be part of your financial plan. Talk to your agent today about the benefits an umbrella policy can provide you.



Crop Insurance

- There have been only minor updates to crop insurance for 2017. If you have already broken out or are thinking about tearing up pasture ground, contact your agent soon to discuss how this will affect your crop insurance.
- Low corn and soybean prices mean it's hard to cover your input costs in the event of a loss. VO Enterprises has access to several private crop insurance products to supplement your existing coverage that will allow you to market maximum bushels. Contact your agent with questions.

Food for farmers...

When was the last time you looked at your farm blanket inventory? During these winter months would be a good time to update your equipment values.

REVENUE *Select*

Look for coverage above the 85% maximum offered by Federal Crop.

YIELD *Select*

Added Price Option Add \$\$\$ for a yield loss.

PRICE *Select*

Increase your revenue insurance price by purchasing additional months (average). Instead of only getting Feb & Oct prices, purchase March-July and get higher price for your revenue.

Did you know?

VO Enterprises has partnered with Justin Hochstein. Justin is an attorney that does business and legal planning. He is in our office every other Tuesday.

*Hosted by:
Dan Martin &
Justin Hochstein.*

Estate Planning Seminar

Indian Trails Golf Course – Beemer, NE

January 25th, 2017 @ 7:00 PM

Please call to reserve your spot!

Planning for Retirement

As they say, the best time to begin planning for retirement was yesterday, however, the 2nd best time is TODAY!

For help with 401K rollovers, IRAs, SEP, Simple, or traditional IRAs, call Dan.

Securities are offered solely through Ameritas Investment Corp. (AIC). Member FINRA/SIPC. Additional products and services may be available through VO Enterprises that are not offered through AIC. Representatives of AIC do not provide tax or legal advice. Please consult your tax advisor or attorney regarding your situation.

Health & Life Insurance:

The insurance open enrollment for 2017 is already drawing to a close.....

If you or anyone you know still needs to sign up for 2017, please call soon as the deadline for open enrollment is Jan 31st. There are reasonably priced CAT plans from BCBS available for children and younger adults age 29 and below. We've had a lot of success quoting small groups, often saving employers hundreds of \$\$ each month. Group premiums have become considerably cheaper than individual family plans. You can get a small group quote any time of the year with as few as 5 members.

The holiday season is a great time to examine what you hold most dear and whether you and your family are protected if tragedy should occur. If something happens to you, how will your family replace your income?

We can quote life & disability insurance with over **50** different companies.

Let us find the right fit for you!

