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Dear BM&A client,

As our valued client, we want you to be the first to know agency news, benefits, and tips. Let's take this opportunity to tell you about what's new at Brooks McCall & Associates:

- \* Our fresh agency image
- \* What you should know about employer life insurance

What do you look for in an insurance agency? Chances are high quality coverage and exceptional customer service top the list, but perhaps you've grown to value other elements as well: an accessible, informative website, welcoming office space, a staff which seeks out ongoing training opportunities in order to provide you with increased benefits. At BM&A, we couldn't agree more. We recently updated our website and logo, renovated our office, and completed training in flood insurance and asset protection. In 2009 we even met the requirements to become an "On Your Side Certified Agency," an achievement that provides testament to our ongoing commitment to you and to all of our clients.

With over 38 years of service, we also understand that your needs will change as you move through life. Life insurance can ease you through these transitions, providing coverage against the unexpected for you and your family. However, can you always trust the life insurance option provided through your employer? We'll put this question into perspective:

Nancy had been a nurse at a local hospital since she completed nursing school. She enrolled in the hospital's life insurance plan, adding the supplemental life insurance available through the plan. Nancy felt confident that she was protecting her family against the unexpected, though when she was diagnosed with terminal cancer years later and could no longer work, it was time to put that life insurance policy to the test. At this time, Nancy found out that her life insurance policy, which she had paid for through her employer for years, would also terminate with her employment. Unable to purchase life insurance on the open market due to her cancer, Nancy was left with inadequate coverage and few options.

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At Brooks McCall & Associates, we've got you covered! Many of you have turned to us for your home and auto insurance needs; now let us prove why our staff is capable of even more. Whether you need Term, Whole Life, No Lapse Guarantee Life, Universal Life, or Variable Universal Life Insurance, we'll work with you to ensure that you never go without the unique policy you need when you need it most.

As we transition, renovate, and update our agency brand, you can also rest assured that the BM&A foundation of trust, teamwork, high quality coverage, and commitment will remain exactly the same. What goals could you accomplish if you trusted your life insurance needs to Brooks McCall & Associates? Give us a call or stop by the office and we'll work through your ideas together. We look forward to hearing from you!

Sincerely,

*Brooks M. McCall, CLU, ChFC*

**Brooks M. McCall, CLU // ChFC**  
Agency Owner

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