

**To:** jeevacation@gmail.com[jeevacation@gmail.com]  
**From:** Jennie Saunders  
**Sent:** Tue 7/27/2010 11:18:08 AM  
**Subject:** Fw: Wednesday

Title: Fw: Wednesday

Help ? Can I get 5 min ...

CORE: Jennie Saunders | Founder & Chairman | 66 East 55th Street New York NY 10022 | Main: [REDACTED] Mobile: [REDACTED]  
[REDACTED] www.coreaccess.net |

-----Original Message-----

From: Alan J. Kramer <[REDACTED]>  
To: Jennie Saunders <[REDACTED]>  
CC: [REDACTED]  
Sent: Mon Jul 26 16:57:48 2010  
Subject: Re: Wednesday

Jennie and Dangene,

I know you are relying on my expertise in regard to Long Term Care Insurance but I do have a couple of questions.

1. Since you have assets are you willing to self insure part of your benefit to keep the cost down or do you want total coverage?

2. Most plans require that you submit bills for home health care to receive reimbursement. Are you OK with this? I'm trying to give you quality benefits

but at the same time I'm sensitive to premiums too.

3. A silly but helpful exercise. Please list in order of importance.

A. Price

B. Benefits

C. Ratings of Insurance carrier

I realize that all three are important but I have a couple of carriers in mind and the answer would be very helpful to all of us.

I will explain in detail what these plans cover as well as details on health insurance as well.

See you on Wednesday at 5.

Regards,

Alan

Alan J. Kramer CFP, CLTC, MBA, LUTCF

Agent

New York Life Insurance Company

6 Auer Court, Suite F

East Brunswick, NJ 08816



120 Broadway, 37th Floor

New York, NY 10271



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