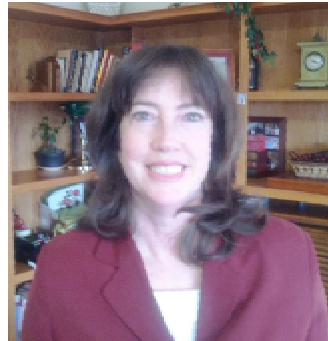


Compare & Save

We represent:

- Mutual of Omaha
- Blue Cross Blue Shield of Arizona
- United Healthcare (authorized to offer AARP Medicare Plans)
 - Humana
 - Prudential
 - Delta Dental
 - John Hancock
- Equitable Life & Casualty
 - Bankers Fidelity
 - Ohio National
- Standard Life & Accident
 - The Hartford
- Assurant Health Care
 - Medico
 - John Hancock
 - Genworth
 - OneAmerica
 - Transamerica
 - Coventry Health
 - Aetna
- No.American Life & Health
- American Republic



Colleen Russell



Tom & Colleen



Ruth & Gordon Rand
at Business Showcase



Tom Russell



Ruth Rand

Tom Russell & Associates, Inc

HEALTH INSURANCE SPECIALISTS



620 E. Hwy 260, B-1, Payson
(Behind Fargo's Steakhouse)

Most of our clients live in the Rim Country of Northern Arizona. However, we provide Health and Life Insurance services to clients throughout the state. We can meet with you in your home or office, by telephone-internet, or at our convenient location behind Fargo's Steakhouse.

474-1233

(800) 745-3570

Our Four Areas of Service to YOU

When you choose us, you gain an experienced and independent insurance broker who looks out for your interests

- Saving you money by presenting a wide variety of quality companies
- Immediate local assistance with claims and questions
- A focus on health and life insurance, and long-term health care planning
- 19 years of training and experience
- Custom designed solutions, based on *your* needs

(AZ Lic #28133)

Contact us for:

- **Medicare Insurance Plans**, including traditional Medicare Supplements, Medicare Advantage and Part D Rx plans. We can help you *simplify* the complex range of choices. **If you're turning 65, be sure to call us.** If you already have a traditional Medicare Supplement, it can be compared and changed anytime during the year.
- **Long-term Health Care Insurance** - Would you like to greatly improve the odds of staying out of any facility, and receiving health care in your home? Do you know about the new *State of Arizona Partnership Program* for long-term health care and home care? Talk with us about traditional LTC policies, and the new life insurance/LTC combination policies, that pay unused benefits to your estate.
- **Major Medical Insurance** - Under 65? Lower your premiums (and taxes) with affordable Health Savings Account plans.
- **Life Insurance Solutions** - Pass CD accounts tax free to your heirs, using life insurance • Prepare for final expenses, and the replacement of lost social security income for your spouse still living • Beat the meager interest rates banks want to pay these days. *Check with us when a CD comes due!* • Discover the safety of Lifetime Income Annuities • Create a Living Trust



620 E. Hwy 260, Suite B-1

(Behind Fargo's Steakhouse)

Payson, AZ 85541

THRussell25@gmail.com

(928) 474-1233

(800) 745-3570

At our website:

www.TomRUSSELLinsurance.com

- 1. Sign up for our free Health Insurance Alert email newsletter.**
- 2. Review real life *Case Histories* of how we save our clients time and money.**