

Is this email not displaying correctly?  
[View it in your browser.](#)

# BLA News and Events

## *3 in 4 Need More*

By **Melissa Stewart**



**3 in 4 Need More is a campaign to increase the awareness of the need for Long Term Care Insurance.**

The 7 Essentials for Long Term Care Planning

- 1) Knowing Your Risks: Do you need long term care insurance protection?
- 2) Consider Who Will Care For You
- 3) Paying for Long Term Care
- 4) Do Your Homework: Researching long term care planning
- 5) Designing the Right Plan for You: Putting it all together
- 6) Do Your Research: Finding the right carrier
- 7) Work With a Specialist

### **"The Campaign"**

The 3 in 4 campaign focuses on four objectives.

1. Spread the word among the public that "3 in 4 Need More".
2. Support Congressional moves to provide additional tax deductions or rebates to help people better afford long term care insurance.

3. Stimulate others in industry, education, government to join the "3 in 4 Need More" campaign, making use of the logo and other visuals to spread the word.
4. Educate the public that long term care insurance or federal entitlement plans may not be a solution for everyone, but everyone needs a long term care plan.

*The "3 in 4 Need More Campaign" is a public service of the nonprofit 3in4 Association, which operates as a 501(c)(4) corporation.*

**For More Information on Long Term Care Insurance. Please Contact Melissa Stewart at BLA 800-942-4718.**

---

**Did You Know.....your employees can check their balances on MyTasc Mobile App?**



**TASC NEVER SLEEPS!**  
**INTRODUCING THE NEW**  
**MyTASC MOBILE APP!**

**FREE » CONVENIENT » SECURE**

A fast and accessible account management tool for **FlexSystem FSA!**

With **MyTASC Mobile App**, FlexSystem participating employees are now able to securely access their account from anywhere at any time using their mobile device!

**Mobile App Features Include:**

- **Check FlexSystem account balances** anytime from anywhere
- **Free download** from Apple App Store and Android Market
- **Easy login** with current MyTASC username and password
- **Secure account access** through Secure Socket Layer (SSL) encryption over the Internet

Along with the MyTASC Mobile App, TASC Mobile also offers text messaging (SMS) and E-mail notification. Thousands of employees use these mobile services daily to obtain account balances, request reimbursements and receive account status alerts.

**For More Information on MyTASC Mobile App. Please Contact Melissa Stewart at BLA 800-942-4718.**

---

## ***BLA Cares***



***Why we care:*** Bernie Lowe & Associates, Inc. spent some much deserved time golfing with a couple of charities. One of our favorites is the Annual Physicians Golf Challenge where we help raise money for Iowa Medical Society Foundation (IMSF) to help our future doctors.

The 10th Annual Physicians Golf Challenge will be held on Monday, September 19, at the Harvester Golf Club in Rhodes, Iowa. To date, we've raised \$384,875 for the Iowa Medical Society Foundation (IMSF). The Harvester is located just 30 miles northeast of Des Moines on the east side of Highway 330, between 330th Street to the north and 340th Street to the south. Enter at the intersection of Highway 330 and 330th Street (mile marker 7). Nestled among groves of trees and natural creeks, discover a championship golf course that seems to have been carved out by nature itself. We guarantee you'll love the fairways of The Harvester. It's truly a course that was created with Iowa's rich history in mind.

All proceeds benefit Iowa Medical Society Foundation (IMSF) Scholarships

Fact – \$206,200 in scholarships awarded since 2003

Fact – 57 Iowans have received scholarships

Fact – IMSF is designated a 501c(3) organization by the IRS.

A portion of your registration will be tax deductible as a charitable contribution.

Helping Iowans – Priceless!

### Medical Student's Plight

Young people who become physicians will be \$160,000 in debt by the time they graduate. To help ease this burden and ensure that we have enough doctors, the Iowa Medical Society Foundation (IMSF) is granting scholarships to talented medical students. The 10th Annual PGC will raise money for this worthy cause and provide an afternoon of prizes, fun and golf for participants.

---



## **Staff Profile**

### ***Linda Beem***

Linda Beem joined BLA in September 2007, bringing with her over 20 years of accounting and finance experience. Her attention to detail and extensive knowledge of computerized accounting systems compliments her claim to the “penny perfect” books and financial reports that she maintains.



## **BLA Business Tip**

### **Labor Dept. Bends On 401(k) Rule, Insurers Cheer**

Sept 19 (Reuters) - The U.S. Department of Labor on Monday withdrew a controversial proposal to subject financial professionals to a higher standard of care when advising companies on their retirement plans, bowing to pressure from securities industry groups and lawmakers.

Linda is retiring at the end of the September. And she will be dearly missed. Her retirement will be spent with her husband Cal and their children, grandchildren and great grand children.

*Favorite Movie:* 'LoveStory' & 'Blue Hawaaii' I know. They really age me!

*Favorite TV Show:* The Good Wife

*Ideal Weekend Activity:* Relaxing with husband around a peaceful lake.

*Favorite Vacation Spot:* Hard to answer. Traveling with family and close friends. Any place that has good food, comfy surroundings, and lots of "tourist trap" shops.

*Favorite Color:* Blue or Green

The Labor Department, which has jurisdiction over retirement plans, said it will repropose the rule early next year. As currently written, it would have imposed a fiduciary standard that requires brokers and other advisers to put their clients' interests first as opposed to merely providing suitable advice.

The initial proposal drew darts from numerous insurance and securities industry lobbying groups, including the National Association of Insurance Financial Advisers and the Financial Services Institute who feared their salespeople would have to limit the products they could suggest for retirement plans.

Various groups argued that retirement plan participants would see investment costs rise under the standard. They also said the Labor Department proposal would likely conflict with a separate fiduciary rule that the Securities and Exchange Commission is planning to govern brokers who give investment advice to individual clients.

[follow on Twitter](#) | [friend on Facebook](#) | [forward to a friend](#)

*Copyright © 2011 Bernie Lowe & Associates, All rights reserved.*

For More Information please contact BLA at 1-800-942-4718

**Our mailing address is:**

Bernie Lowe & Associates  
1555 SE Delaware Ave  
Suite A  
Ankeny, Iowa 50021

MailChimp

[Add us to your address book](#)

[unsubscribe from this list](#) | [update subscription preferences](#)