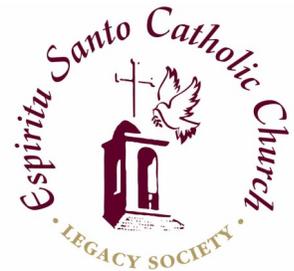


You're Invited to Attend the Fall Life Planning Seminars



Please join us on **Thursday, September 29** for the fall Life Planning Seminars, hosted by Espiritu Santo Legacy Society. These presentations are conducted by subject matter experts in their field who will provide timely and relevant information to assist parishioners in navigating through familial and financial passages.

A morning and evening session for each topic is scheduled to accommodate parishioner's schedules. **All sessions will be held in the Parish Center**; light refreshments will be provided. This is an opportunity to learn more about these topics. ***There will be no solicitation, just a sharing of important information in a relaxed setting.***

10 a.m. and 7 p.m.

All You Need to Know About Making Your Medicare Choices

There is a wealth of advertising about Medicare plans, but what do you really need to know to make an informed choice? With Medicare's changing rules and regulations unexpected situations and challenges can arise. This presentation will help provide answers to questions created by health care reform.

Presented by Betsy Vipond, CLU, CFP – president, *The Senior Health Advisor*, and noted resource to insurance firms and individuals on the practical concerns regarding health care plans, Medicare and the law. Betsy is an educational provider for the Florida Department of Financial Services and is a past board member and Education Chair for Tampa Bay Health Underwriters.

11 a.m. and 8 p.m.

Winning in the Second Half of Life

Living a long life is more of a reality today, but it also means we may need long term care. Learn how having a plan for when you or a loved one needs long term care can make all the difference, and may be as important as saving for retirement.

Presented by Marsha Reiniers, CLTC – principal, *Marsha Reiniers Insurance Services, PLLC*, offering long term care planning solutions and life insurance; Marsha has served on the national AARP Advisory Council for Long Term Care and is a member of Tampa Bay Health Underwriters.