

VRABEC INSURANCE

... where experience counts.

Mike Curtiss is not retired but has “rewired”...



In the spring of 2015, my 23-year financial services career came to a close with the culmination of a business succession plan that resulted in the sale of Envisioning Financial. Over the years I had the privilege of assisting numerous clients navigate their transition into retirement and, at age 65, the timing was right for me to join them.

Throughout my career I was often asked about Medicare insurance as clients and other acquaintances approached Medicare eligibility. Assisting individuals with medical insurance was an area I chose to outsource and willingly referred all Medicare-related issues to Joy Vrabc of Vrabc Insurance. Joy had extensive experience in the insurance industry and in 2009 started an insurance business primarily focused on the Medicare marketplace. I would occasionally sit and listen as Joy explained the nuances of Medicare

Parts A, B, C & D and guided folks to coverage that best suited their needs. It was a good working relationship as I was confident clients were receiving quality advice and I didn't have to devote resources to become a Medicare expert.

As my “retirement” date approached, Joy and I began discussing having me join Vrabc Insurance. I was open to the idea as a way to utilize my experience in the financial services industry to assist a growing cohort of baby boomers with their Medicare decision-making. I also saw it as a pathway to “working less than fulltime” rather than jumping out of the workforce entirely.

With that bit of background, I am pleased to announce I've completed the extensive Medicare certification process and am appointed with a number of insurance carriers. My intent is to become the top-of-mind referral resource for advisors with clients seeking guidance on Medicare-related insurance issues. In short, my goal is to become the resource to financial advisors, attorneys and accountants that Vrabc Insurance was for me when I owned my financial services business.

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A few clarifying points:

- ▶ Medicare insurance is the only service I will offer. Put differently, I will not be involved with life, long-term care or pre-65 medical insurance, fixed annuities or securities/ financial planning activity of any kind.
- ▶ I have severed relationships with all firms I was previously part of. I am no longer affiliated with any broker dealer or registered investment advisor. I have no clients from my previous business and chose not to renew my CFP® marks last fall.
- ▶ Vrabec Insurance is an independent business free of influence from any parent firm. We, as agents, are contracted with multiple Medicare Supplement carriers, multiple Medicare Advantage plans and multiple Part D prescription drug plans. Having a breadth of options enables us to better tailor a solution to an individual's circumstance.
- ▶ I am a Medicare enrollee myself and bring a firsthand understanding of the decisions individuals are facing. When I chat with someone about Medicare insurance it is more than an academic discussion.
- ▶ Lastly, we own the rights to approved Powerpoint presentations designed to explain the basics of Medicare and would welcome an invitation to speak at client events.

Understanding and explaining the differences among Original Medicare, Medigap plans, prescription drug plans and the various Medicare Advantage plans can be challenging. The topic is certainly more confusing than I previously recognized. It is not an area for the "casual dabbler." Nor are clients best served by the "one solution" agent who represents a single carrier. During my financial services career, I strived to bring independence and objectivity into each client engagement, and will continue to do so in this new role.

I welcome the opportunity to discuss having me serve as your Medicare referral resource.

Respectfully,



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