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OUR WEBSITE: WWW.NATHANAGENCIES.COM (Please check out newly revised web site)

The purpose of this newsletter is to keep you acquainted with Amherst Insurance and the services we offer to Child care providers. We specialize in meeting the insurance and financial needs of Licensed Family Child Care Providers. We are continually researching new products and new companies, which allows us to effectively service you.

Retirement Plans

Have you established a retirement plan for yourself yet? If not it is never to late. As a self-employed person if you do not do it for yourself no one will do it for you. Starting now is better then never starting. People are living longer and longer, so they will need more sources of retirement income in their future years. Amherst Insurance can help establish a plan that is designed specifically for you and your needs. All you need to do is determine an amount to contribute on a monthly basis, (\$50.00 minimum) and we can help you with the rest!

Amherst Insurance and Amherst Financial Services both a division of the Nathan Agencies have just been voted "Best of the Valley" by the Valley Advocate readers poll for the 20th time! We pride ourselves for providing the best possible service for our clients.

Please contact Glenn Allan to discuss a retirement or investment plan for you.

**Securities and Investment Advisory Services offered through Capital Analysts Incorporated
 member FINRA • SIPC**

Massachusetts Auto Rates and Amherst Insurance

Have you heard all the commotion about "competitive" auto rates? Everyone will save money!!! Well, not quite everyone. Yes, Massachusetts has passed a law allowing insurance companies to set their own rates. This will help many Massachusetts drivers and it will hurt others. Just remember most things are not always as good as they appear. Amherst Insurance Agency is on top of these changes and our customer service representatives are available to help you. With the new rules, (in most situations) we can now offer package discounts to customers who insure their auto and home with Amherst Insurance. These discounts could turn out to be quite substantial.

As most of you know it is difficult to find a company that will insure your home if you have Child Care. Amherst Insurance has three quality companies that will (under certain criteria) do this. Then if you also have your auto insured with us you can receive another 5-20% discount (depending on the company) Please call us today for a quote or more information.

Child Care Liability Policies

Amherst Insurance has been insuring Child Care Providers for over seventeen years. We have four insurance companies that we work with so that we can provide you with the best Policy for you're needs and budget. These companies are Tudor Insurance and U.S. Liability (offered through Program Managers), Markel Insurance (offered through Child Inc) and Philadelphia Insurance.

Please contact [Glenn Allan ext: 239](mailto:Glenn.Allan@amherstinsurance.com) or [Dawn Schabacker ext 232](mailto:Dawn.Schabacker@amherstinsurance.com) for more information on our daycare Programs.

CHILD CARE POLICY RENEWALS

If you have policies with Philadelphia Insurance or Child Inc. You will receive renewal letters directly from Amherst Insurance Agency.***If you are insured with Program Managers (Tudor insurance or U.S Liability) you will receive your renewal direct from them. You may receive from time to time solicitations from other insurance agencies or companies along with an application. These are Solicitations not renewals. This has been confusing to some providers. If you have any questions regarding renewals please call us.

Insurance Partnership

Income guidelines to qualify for the Insurance Partnership increased on in March 1,2008. The Insurance Partnership is a state program that subsidizes your health insurance premium, which will make the cost of health care more affordable to your business. Rates can be reduced by as much as 50%. Call us today with any questions regarding this program or other health insurance related issues.

Income guidelines are listed below

Family Size	Maximum Gross Annual Income
1	\$31,212
2	\$42,012
3	\$52,812
4	\$63,612
5	\$74,412

Support Group Training Sessions: If you are interested in a speaker for your support group, referral organization or food program please call us. We provide this service for no fee and you can get training credits as well!!!

Thank you for letting Amherst Insurance support your insurance and financial needs.

Sincerely,

Glenn Allan

Remember: We provide insurance services for Childcare Professionals in the following areas:
 Daycare Liability Homeowners Retirement Planning Disability Life
 Workers Comp Long-term Care Auto Health

