

# VANTAGE point

WINTER 2020

**LIFE INSURANCE AND  
LONG-TERM CARE:  
IT'S ABOUT FAMILY**

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**HIT THE SLOPES AT THESE  
FAMILY-FRIENDLY SKI RESORTS**

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**9 WAYS TO BEAT  
THE WINTER BLUES**

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**SIMPLE & SMART  
TRAVEL SAVINGS TIPS**

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**BASCHROCK**  
FINANCIAL GROUP

Unlocking Your Financial Future

## A LETTER FROM **OUR OFFICE**



**BEN SCHROCK**

*President, Founder, Investment Adviser  
Representative and Insurance Professional*

DEAR CLIENT,

It's hard to believe that 2019 has already come and gone. What a great year it was, and we're so honored we were able to serve you and your family. And now that 2020 is underway, we're excited to announce two new initiatives that we hope will enhance your experience as a client. First, is this launch of our quarterly newsletter. A document filled with articles that we hope you will find both informative and fun. Second, is the creation of The Key Club. Our first ever client referral program (see the next page for details).

Winter, along with a new year, reminds us of many things to be grateful for like family, new beginnings, and a slower pace of life. For our first seasonal newsletter article in 2020, we wanted to focus on you and your family. Our leading article highlights the importance of long-term care (LTC) insurance and life insurance for you and your family, along with reasons one may consider a policy.

In our second article, we hit the slopes to find some of the best family-friendly ski resorts in America. We combined personal knowledge with hours of research to highlight four great options to consider on each coast for your next mountain trip.

Then, with winter well underway, it's no secret the conditions outside can put a damper on our lives. The wayward weather can even cause clinical depression. With that in mind, we defined nine tried and true ways that you can battle back to beat those pesky winter blues.

Lastly, if you're experiencing cabin fever or just want to get away, it's a perfect time of year to begin preparations for your next grand vacation. So, we put together a list of easy and practical travel savings tips that will help you cut costs before and during your next adventure.

We hope you take a moment to cozy up and enjoy our latest newsletter. As your financial professionals at BA Schrock Financial Group, we wish you a happy and prosperous 2020, and we hope to hear from you soon.

WARM REGARDS,

A handwritten signature in blue ink that reads "Ben Schrock". The signature is fluid and cursive, written in a professional but personal style.

Ben Schrock

**BASCHROCK**  
FINANCIAL GROUP  
Unlocking Your Financial Future



# PRO FOOTBALL HALL OF FAME ENSHRINEMENT CEREMONY

SATURDAY, AUGUST 8, 2020 | CANTON, OH

Join us for a truly unique experience as we celebrate the induction of football heroes into the Pro Football Hall of Fame. We'll watch the Class of 2020 assume their rightful place among pro football's elite from a luxury suite right in the center of the action! This VIP experience includes premium seating equipped with fantastic sight lines, flat screen TVs, upscale catering, beer and wine. A surprise Hall of Famer will pay us a visit and you'll even get to take home a commemorative ticket. This is one party you don't want to miss!



You will qualify to attend this event by introducing someone to B.A Schrock Financial Group. The introduction can be by one of our informational events (visit our website for upcoming dates) or by individual appointment and must be prior to July 17th (or until the event is full). **Please RSVP for your informational event or appointment by calling us at 330-473-1060.**

# LIFE INSURANCE & LONG-TERM CARE:

## *It's all about family*

***Planning for the future is an easy thing to put off. You may think you're too young or healthy to worry about things like life insurance or long-term care (LTC), but that's not really the right way to frame the mindset. The reality is, without working with your financial professional to properly plan for your future, your loved ones may suffer the most. When it boils down to it, life insurance and LTC are about love for your family and their financial and emotional well-being. So, which one is right for you and your family's current situation? Let's explore the options.***

### **Long-Term Care Insurance or Life Insurance?**

—  
It's vitally important to consult your financial professional before making any decisions on which policy or policies you wish to implement. With that said, this article is meant to inform you about the benefits of life insurance and LTC, and how they may be right for you and your family's situation.

There are several reasons—depending on your situation—where life insurance or LTC insurance may be right for you and your family. Throughout your lifetime, there may be a need for life insurance or LTC insurance at different times.

Life insurance is often considered most important during your working years when you may have children and a larger family that relies on your income to live. LTC insurance, on the other hand, is generally needed later in life. According to the American Association for Long-Term Care, it's usually best to buy LTC between the ages of 52 and 64, since policy rates climb the older you get.<sup>1</sup> Plus, by your later years, life insurance can become obsolete as your children grow into adults or your family's reliance on your income has waned.

### *Life Insurance*

In a nutshell, life insurance helps protect your loved ones once you're gone. It creates an instant estate that financially helps protect your family when you pass away. With a life insurance policy, your beneficiaries receive a payout that helps cover any lost income or funeral expenses.

Depending on the policy, life insurance can also provide estate liquidity, replace a banker for most loans, build tax-friendly wealth, provide continued business success, and can even help pay for LTC insurance or a chronic illness. Life insurance is perhaps best to be in its own asset class in your overall portfolio.

### *Long-Term Care Insurance*

Different from traditional health insurance, LTC insurance is intended to cover and support any care or services needed to cover everyday activities, extended care needs, chronic illnesses, or disabilities. Whether you prefer care in your own home, a community institute, or nursing facility, LTC insurance can help you and your family get refunded from the daily expenses incurred from care.

Did you know that by the time you reach 65, there's nearly a 70% chance you'll need some

sort of LTC insurance someday?<sup>2</sup> And as the average cost of care continues to rise each year, how would you and your family pay for it? Would you put the burden on family members to become your primary caregiver?

Below are some reasons to consider purchasing a life insurance or LTC insurance policy.

### **Reasons to Consider Life Insurance Policies**

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**1** *You can help protect your family and loved ones.*

Like it was stated above, if your family relies on your financial support for their happiness and livelihood, life insurance may be a must. Above all else, this is why life insurance exists. It not only helps cover your income, but it can also help your family provide for themselves after you're gone. That can include additional daycare services, household tasks, or anything else a family may need.

**2** *Ensure that your business survives.*

Do you own a business or involved in a partnership? Do you care about your employees' well-being? If you answered "yes" to any of these questions, then there's a good chance





you may benefit from both a personal policy and a business life insurance policy. It'll help all those years of hard work not go to waste and could keep your company's future intact.

### 3 Diversify your portfolio.

With universal life policies, you may utilize the cash value earned within your policy. Universal life policies are tied to certain investment products set by the insurance company, so you as the policyholder may receive dividend payments based on the underlying market performance. As with any financial tool, consult with your financial professional to understand the potential risks involved before committing to a policy.

### 4 College planning.

Many people are unaware that a life insurance policy may be used to save money for their child's education. But in reality, life insurance payouts may provide an excellent supplement to pay for a child's college expenses. And if your child must borrow money to get through their schooling, the insurance payments may help pay down those loans.<sup>3</sup>

## Reasons to Consider Long-Term Care Insurance

### 1 It may be difficult for family members to provide care.

Depending on your family members' ages, locations, and careers, you may be out of luck finding a family member who could be an unpaid caregiver. Caregiving in itself can be a full-time job, so the chances are it'll be more difficult for family members to provide the care you need should you ever experience an extended care event.

### 2 You prefer the freedom of choice.

One great thing about having LTC insurance is that you not only will have access to quality care, but you can choose how

and where you receive that care. Unfortunately, if you don't have an LTC policy in place, you won't have as many quality options.

### 3 Care expenses continue to rise.

No matter if you receive your care in-home or in a nursing facility, LTC costs continue to skyrocket. According to Genworth's 15th Annual Cost of Care Survey<sup>4</sup>, here are the annual national averages for cost of care in these particular settings:

- Assisted living facilities: \$48,000
- Semi-private nursing homes: \$89,297
- Private nursing homes: \$100,375

What's more, the average annual increase for these care settings falls between 3% and 6.67%, meaning costs will only exacerbate each year.

### 4 Help protect your loved ones' finances.

Like you, your family members have spent their whole life accumulating assets to build their net worth and retire happily. However, if you fail to plan properly, your family may be footed with your extended care bills, crippling their financial wellness. By purchasing an LTC policy, you won't only gain confidence, but your loved ones will, too.

## A Combination Policy?

One of the more significant risks of buying an LTC insurance policy is that there's a chance you may not ever need to use it. However, there's an attractive alternative if you prefer coverage for both life insurance and LTC without that risk.

Hybrid LTC and life insurance policies can pay for care that Medicare or regular health insurance don't cover. And if you don't max out your LTC benefits, then your loved ones will receive compensation after you pass

away. Combination policies can be appealing because you'll receive something for your premiums paid no matter what, making it a potentially great investment.

## Closing Thought

No one knows what the future holds. Your financial professional can help you weigh the risks you and your family face to find the right solutions for your situation. With life insurance, LTC insurance, or a combination of both, you can be better prepared for life's uncertainties; and your family will be forever thankful.

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# HIT THE SLOPES

## *at These Family-Friendly Ski Resorts*

For generations, families have turned to the mountains come wintertime to revel in the snow-covered beauty found at ski resorts. Whether you come for the slopes themselves, the cherished family time, or just the hot chocolate and photographs—America's ski resorts are beloved by millions. To make the most out of your next family ski trip, we compiled a short list of kid-friendly ski resorts on each side of the US that are sure to wow all family members, from your littlest tike to your oldest elder.



## IN THE EAST

### *Beech Mountain Resort, North Carolina*

Who says the American South doesn't have nice ski resorts? At Beech Mountain—the highest altitude resort on the East Coast—families can get their snow fix in the beautiful Blue Ridge Mountains of North Carolina.

With multiple different ski and snowboard camps for kiddos starting as early as age 3 and a child daycare center for children 1-5, Beech Mountain is a family-favorite for locals. Plus, families will enjoy the large ice-skating rink, sledding, and nighttime skiing. Need some adult perks? Visit the on-site brewery or mountain-top bar for some outstanding views.

### *Bretton Woods, New Hampshire*

Bretton Woods is the largest ski area in New Hampshire and considered one of the elite winter resorts in the East due to its excellent snow grooming capabilities. A secluded resort in the beautiful White Mountain National Forest, Bretton Woods has a variety of ski programs and schools for young people. It also features a kids' snowmobile park, sleigh rides, fat-tire snow biking trails, and more.

Bretton Woods even offers supervised and themed child après ski parties that boasts live entertainment, games, activities, and refreshments for kids throughout the ski season. With 62 trails, 25 glades, and multiple terrain parks, this 464-acre resort offers something for every kid, teen, and adult.

### *Smugglers' Notch Resort, Vermont*

Tucked away in Northern Vermont, Smugglers' Notch is filled to the brim with family-friendly activities. Maybe that's why it's been named the best kid-friendly resort in the Eastern US by SKI Magazine<sup>1</sup>. "Smuggs," as it's affectionately known by those that travel there year after year, offers several motivations for families to visit their resort. For example, Smugglers' Notch offers a dedicated Kids' Night Out, childcare services with dinner and activities, and a "FamilyFest Package" that includes lodging, activities, and lift tickets (plus more).

On top of all those offerings, Smuggs has a top-notch ski school for children, weekly carnivals, ice skating, tubing, and daily bonfires that your young ones are sure to enjoy. Had enough skiing or snowboarding for the day? Kids can safely head to the FunZone 2.0 indoor play complex that boasts an astounding 26,000 square feet of mini-golf, video games, laser tag, rock climbing, and more.



## *Snowshoe Mountain Resort, West Virginia*

West Virginia, mountain mama, take me....to Snowshoe Mountain. This impressively large East Coast resort is tucked in the backcountry of beautiful West Virginia, boasting 60 runs and many more acres of backcountry. Along with private lessons offered for kids and adults alike, Snowshoe's KIDS WORLD program is an all-day ski and snowboard experience. Their group lessons include learning the basics of balance, agility, and navigating the terrain. Once the family has had their fill on the slopes, head to the six-story Coca-Cola Tube Park, or take a snowmobile tour across the resort.

Want to get inside instead? Snowshoe offers its very own escape room where your family can work together to crack the code to get out of the cabin. You can also visit The Big Top that features a bouncy house, climbing wall, ski ball, and more.

## IN THE WEST

### *Big Sky Resort, Montana*

In Big Sky Country, you'll find big adventures with small crowds. With three mountain peaks to choose from, Big Sky Resort's stunning slopes offer an experience for every family member. Although it may be a bit harder to get to Big Sky, once you're there, you'll find a beautiful landscape with relatively affordable lift tickets. And as always, children six and under ski free.

Big Sky also offers an impressive list of family-friendly activities both on and off the mountain. You and your family can test out headlamp night skiing, adventure ziplining, or you can take an afternoon to cross-country ski. Big Sky also boasts a brand-new escape room, a giant swing, bungee trampoline, dog sledding, and sleigh rides that'll make your family wishing to come back year after year.

### *Deer Valley Resort, Utah*

If you're looking for a five-star treatment, Deer Valley is the resort for you. Known for its world-class service, Deer Valley Resort holds a seven-year streak as the Best United States Ski Resort by the World Ski Awards<sup>2</sup>. It's also one of only three American ski resorts that prohibits snowboarding—much to the skier's rejoice. Deer Valley also limits how many lift tickets they allow each day, so kids and adults alike can enjoy the resort without the feeling crowded. The resort's 21 lifts—including 12 high-speed and four enclosed gondolas—adds to the comfort your family will find on the mountain.

Kids will also love the furry mascots out on the mountain, and once your family is done skiing for the day, you can hop on a snowmobile, take a dogsled or horse-drawn carriage ride, or take a snowshoe adventure.

## *Keystone Resort, Colorado*

Known in many circles as *the* place for family skiing, Keystone Resort offers families a plethora of excitement-inducing activities. With a friendlier terrain compared to other resorts in the West, Keystone makes a perfect destination for kids eager to ski or snowboard in the Rockies. The resort also offers anything and everything the adults in the family could need, but what makes Keystone unique is its kid-focused landscape.

For example, Camp Keystone lets the little ones engage in fun and interactive lessons that'll boost their confidence and skill sets while the adults shred on the bigger slopes. The impressive Kidstopia area offers fun scavenger hunts and other events throughout the season, as well as being home to the world's largest snow fort. Plus, it doesn't hurt that all children 12 and under ski or snowboard free with any lodging stay of two or more nights.

## *Northstar California Resort, California*

The snow conditions at Northstar California Resort are stellar, but that's not what sets this resort apart from the rest. The resort lies along the border of California and Nevada with breathtaking views of Lake Tahoe below. And at Northstar, you'll never have to leave the mountain with its town-like atmosphere. At the Northstar Village, your family will have tons of things to do after a day on the mountain. The build-your-own cupcake and hot cocoa stations will keep you energized as you glide across the village's ice-skating rink while the little ones bounce around the adjacent playground. If your young ones are still feeling adventurous, they can hit up the snow tube park or blast through trails on fat-tire bikes while you enjoy live music or take in a relaxing yoga session.



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# 9 WAYS TO BEAT THE WINTER BLUES

Short days. Gray skies. Blizzards. Dry air. Freezing temperatures. Wondering if the sun, is in fact, still there. These are the inevitable scenes that winter brings each year across the US, and they're back again.

If your mood instantly dropped after reading the first paragraph, you're not alone. Along with all those consequences, for most, the thought of winter brings down the human spirit. Whether it's a slight drop in your normally cheerful self, or you suffer from the clinical depression known as seasonal affective disorder (SAD), winter gives us many reasons to experience mood fluctuations.

But, have no fear! Although winter moodiness and SAD are real, there are many different tried and true ways to help your body and psyche beat those pesky winter blues. Try any combination of these nine tips to help boost your mood this season and beyond.

## 1 Find your favorite sources of vitamin D.

A shortage of vitamin D in your body can lead to depression symptoms. While the sun is an excellent source for vitamin D, that means the amount you're getting can severely lack during the cloudy and cold winter months. To combat these low levels, consider purchasing vitamin D supplements, or trying eating foods that are packed with the mood-boosting vitamin. Egg yolks, fatty fish like salmon and tuna, milk, and mushrooms are all excellent sources of vitamin D.

## 2 Make your environment brighter.

Even though there's less light in the winter months,

you can still get your body the sunshine—real or fake—that it needs. Trim back tree branches, open blinds and curtains, and sit closer to windows to intake every bit of sunshine you can find while it's light out. You can also purchase a "light box"—a source for artificial light—and sit next to it. In just 30 minutes a day, using the light box can be as effective as taking anti-depressant medications.<sup>1</sup>

## 3 Sweat out the sadness.

Don't skimp on your exercises this winter. Staying warm under a blanket may sound like the better alternative, but your overall wellness will probably suffer. Regular exercise lessens the severity of depression-related symptoms and releases those feel-

good endorphins to boost your mood. For example, pedaling on an indoor bike for one hour can be as effective as two hours of light therapy using a light box.<sup>2</sup> Not to mention, exercise strengthens your immune system, helps you maintain a healthy weight, and lessens your risk of breast, colon, and other types of cancers.<sup>3</sup>

#### 4 Increase your social interactions.

Don't be shy this winter. Actively seek out family and friends. Whether it's for a cup of coffee, an afternoon shopping, or a weekend at the cabin; being around people you enjoy can help improve your mood and achieve a more positive outlook. Not to mention, the people you hang around with will benefit from the increased interaction, too!

#### 5 Be mindful of your diet.

With colder weather comes the comfort food cravings, but it's imperative to eat right to keep feeling your best. Instead of opting for food high in carbohydrates and sugar, try to achieve the right diet by getting a good balance of protein, fiber, and healthy fats. Consider getting your fair share of eggs, fish, fruits, nuts, and veggies to keep you in a good mood.

#### 6 Simulate dawn.

As the days get shorter, waking up to darkness can make you feel irritable, lethargic, and depressed. You can find a dawn simulator online or at your local pharmacy that gradually brightens up your bedroom just like the sun, serving as a more natural way to get out of bed while fighting the winter blues.

#### 7 Plan an adventure.

After the holidays are over, the winter months can become bland. What better way to enhance your mood than planning a dream vacation? Whether you set your eyes overseas or on a nearby city, planning a vacation is a fun and exciting way to break out of your winter routines. Not to mention, research shows that the mere act of planning a vacation can boost your mood and increase happiness.<sup>1</sup>

#### 8 Keep screen time in check.

Too much screen time in the form of smartphones, computers, and TVs can lead to an increased risk of depression—especially during the winter months.<sup>4</sup> Try to give yourself small breaks from your screens throughout the day and be even more mindful closer to your bedtime. Instead, opt for reading a good book, dive into your favorite hobby, or get moving with a stretch routine or yoga session.

#### 9 Be mindful of your energy.

During the winter months, your energy levels may feel a bit low. If that's the case, avoid taking on major projects like remodeling your kitchen, moving, or starting a new job or other long-term commitment. This will help you reduce stress levels during these less-than-ideal months, allowing you to manage your workload to be well rested once spring has sprung!

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# Simple & Smart

## TRAVEL SAVINGS TIPS

*If you're experiencing cabin fever, missing the road, or just want to get away, it's a great time of year to begin preparations for your next great adventure. But before you plan too much, don't forget to look for ways to save! These tips can help you get the best prices on flights and accommodations, while helping you save money during your next adventure.*

### 1 Get your airline tickets at the right time.

Unfortunately, there's no "right answer" for the right time to buy your next airline tickets. However, here are some consensus guidelines that can help your chances of getting that rock-bottom price:

- Look to book your flight about two months before your planned flight date
- Sundays and Tuesdays are generally the best time to book flights (due to the scheduling of airline sales)
- Travel on Tuesdays, Wednesdays, and Saturdays as they're the most affordable days to fly

### 2 Consider nearby airports—especially if you're renting a car.

You can find lower airfares if your search includes smaller, regional airports. Primary destination airports not only can be more expensive, but they're also a bigger hassle to navigate. For example, if you're flying into Denver and are renting a car, consider booking your flight to Colorado Springs, CO, and then take the short drive up to Denver. It could save you hundreds!

### 3 Use incognito mode to research and book trips.

Using incognito mode on your web browser allows you to surf the web without collecting cookies from the websites you visit. Cookies are small datasets that identify who you are to the sites you browse. Travel sites use these cookies to assess what your plans are. In turn, the sites may increase their prices according to the specific destinations, hotels, or dates you've been targeting. Though it doesn't seem fair, at least using incognito mode can help you lock in lower prices.

### 4 Travel in the shoulder or off-seasons.

If you're able to be flexible, you'd be amazed at how much you can save by pushing your vacation just a few weeks down the road. Traveling can be expensive during the summer months and major holidays such as Christmas, Thanksgiving, and Easter. Do your best to avoid holidays and book your travels in early spring, fall, or winter. You won't only get a cheaper vacation, but you'll face fewer crowds, too!





**5 Set price alerts.**

This one requires way less strategy. Simply set an email price alert for each flight, hotel, or transportation search you complete online. You can do this on sites like Kayak, Google Flights, Hotels.com, and more. You can also download travel apps such as Hopper or Hipmunk that allow you to save travel searches and will notify you when it's the perfect time to buy.

**6 Seek out favorable exchange rates.**

Traveling abroad? Set your eyes on destinations with favorable exchange rates, where the country's currency is weak compared to the US dollar. Countries that are going through a tense political election or currently have economic instability will often have great exchange rates. That means your money goes a whole lot further than it can stateside.

**Note:** *Be aware of currencies that have plummeted or countries that are experiencing severe social unrest. Although it's enticing to save so much money, it probably isn't worth it to put yourself in danger.*

**7 Use a travel rewards credit card.**

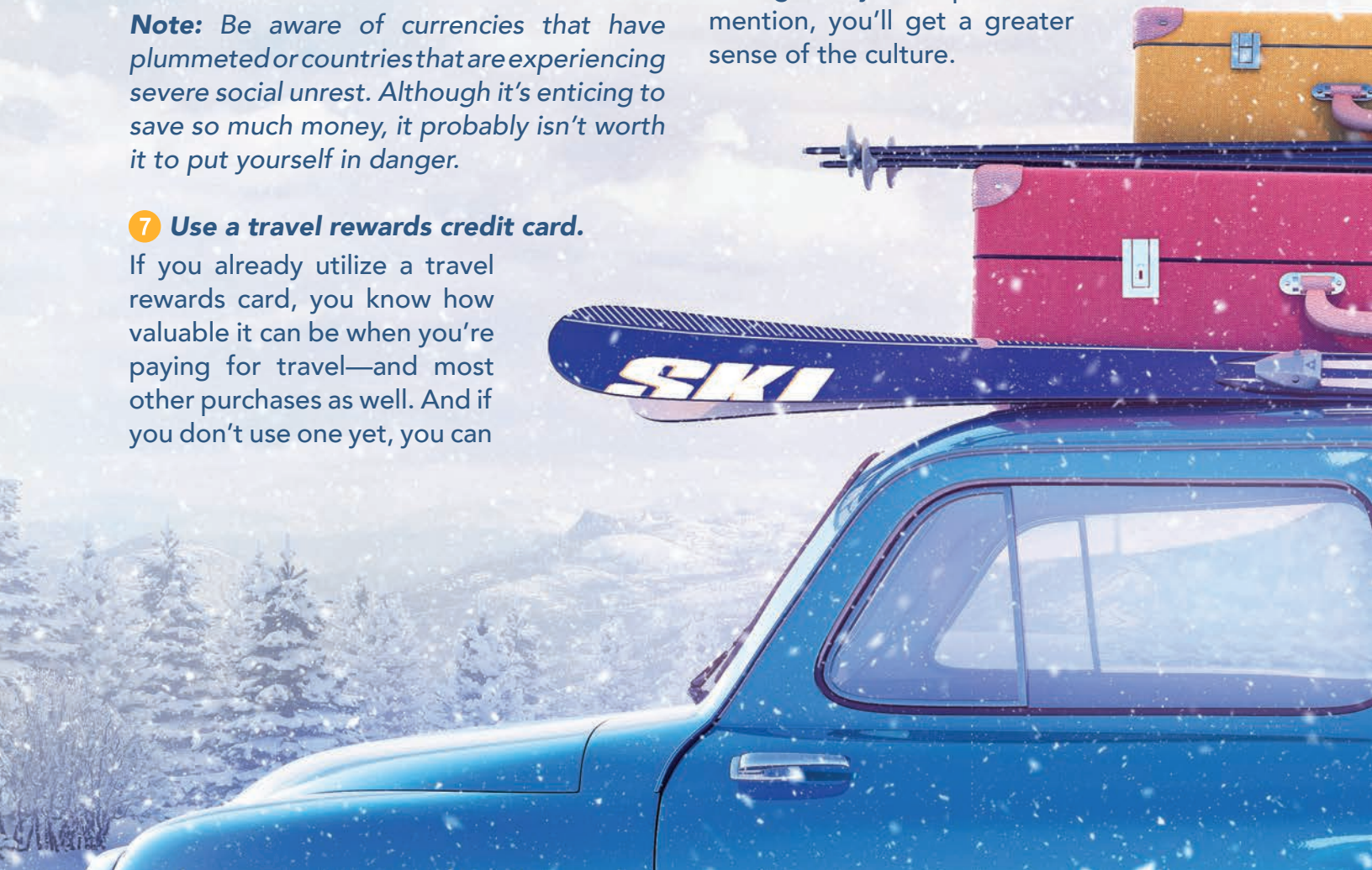
If you already utilize a travel rewards card, you know how valuable it can be when you're paying for travel—and most other purchases as well. And if you don't use one yet, you can

easily apply for a card that'll return anywhere from 1-10% cash back. A quick online search should help you find the cards that interest you most based on your circumstances.

Plus, most of these cards have generous sign-up bonuses and 0% APR for 12 months or more. Travel rewards cards are an attractive alternative to pay for travel expenses, and the cash back you get may even pay for a whole new trip!

**8 Embrace public transportation.**

What better way to experience a new city or culture than doing what the locals do? If you're visiting a major city, it'll always be most affordable to utilize public transportation—or at least use rideshare apps like Uber or Lyft. You'll save a ton of money (and perhaps even time) compared to renting a car, paying for gas, and paying for parking throughout your trip. Not to mention, you'll get a greater sense of the culture.



**9 Be smart about your entertainment.**

It's okay to splurge on your trip occasionally. After all, it's your vacation. However, going to see expensive plays, getting tickets to that concert, or dining at five-star restaurants isn't necessary. There are tons of free things to do in almost every destination. To start, check out Facebook or online bulletins for events in the area. You can also check out flyers in local stores and tourist information centers to find free festivals, events, and museums that are sure to keep you entertained.

**10 Embrace free breakfasts.**

Wherever you go and wherever you stay, chances are there's a free breakfast nearby. And who doesn't like free? Consider staying at sites that advertise free breakfasts. It's one of the simplest ways to save money when traveling, but many people don't take advantage of it. You may even be surprised at the selection—especially overseas where the

complimentary breakfasts are usually more extravagant.

**11 Pack like a pro.**

Take the bare minimum that you need. That second jacket, fourth pair of pants, or fifth pair of shoes may seem crucial to your trip's success, but here's a little secret: they're not. Packing too heavy will cost you on baggage fees, and you can make do with far less than you think.

Try to pack clothes that are versatile and will allow you to mix and match to create various outfits. No one's keeping count, so don't be afraid to wear the same outfit two or three times. When in doubt, leave it at home.

*While you may not implement all these money-saving travel tips, using just a few can make a big difference on your next vacation. Traveling is one of the most rewarding and inspiring activities we get to experience as humans, so if you walk away with only one tip, it's this: go out and explore the world!*

*The information within this article is for educational purposes only and does not constitute legal, tax or investment advice. Customers should consult their tax or legal professional regarding their own unique situation.*

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