



# INSURANCE Newsletters

By Risk Media Solutions

# PRICE LIST

Effective July 2013

## E-mail newsletters

### # Emails Sent per Month


<200	\$ 45.00
200-499	\$ 67.00
500-999	\$ 100.00
1000-1999	\$ 145.00
2000-4999	\$ 205.00
5000-9999	\$ 280.00
10000-19999	\$ 365.00
20000+	Call for pricing

\* Prices include license to post newsletter archives on agency websites. We provide a turnkey emailing service for all clients.

\*\* There is a one-time-only set-up fee of \$45 for agencies that need assistance setting up their first eNewsletter.

\*\*\* There is a \$10 per month management fee for agencies that require additional assistance on a monthly basis.


\*\*\*\* We can design a custom masthead for your agency for the low fee of \$195



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Dear JOSEPH,

Escalante Insurance is pleased to present you with the first edition of our agency newsletter. We hope the articles in this and future editions will provide insight into an array of financial matters, and we urge you to contact us with questions and comments. Our agency works in the areas of insurance, investment and benefit planning for individuals and corporations. Our goal is to provide excellent service, competitive pricing, and products tailored to meet the special needs of each client.

#### Annuities Draw Powerful Retirement Income

When people retire, one of the biggest challenges they face is finding ways to pay for spending. Although many people place money in good investments over the years, a successful retirement depends on how that money is managed for steady income. A major concern many people have is whether they run out of money if they live longer than expected. While pensions eliminated the worry in the past... [read more >](#)

#### Workers' Compensation Experience Rating

How does safety pay dividends to the business owner? Time and resources spent on developing a culture of safety reduce the business in the long run. Safety reduces risk by reducing the number of workers compensation claims. In return, the odds of a disastrous claim are reduced. [read more >](#)

Business owners with workers' compensation experience modifications above 1.25 need to review their safety policies. [read more >](#)

#### HRAs and HSAs: Which is Right for Your Company?

Health reimbursement arrangements (HRAs) and health savings accounts (HSAs) share important characteristics. Both allow for tax-free reimbursement of medical expenses and both can encourage employees to have more awareness of how they're spending their health care dollars, and thus develop more conscious health care consumption. However, HRAs and HSAs differ in a number of important ways. [read more >](#)

#### Why You Should Require Liability Insurance for Those You do Business With

Are the people you do business with insured? You may want to ask them.

If a vendor, contractor, cleaning crew, gardener/landscaper, or other service provider does not have insurance, you may be at risk if they cause property damage or injury. Also, people who do not carry insurance are probably less likely responsible than those who are insured. They may not be the ideal people you would want to hire. It's worth paying... [read more >](#)

Contact Us

Agent Name  
Agency Name  
E-mail address (hyperlinked) • Web site address (hyperlinked) • Phone numbers  
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