

STRAWSON PLACE
SHREWSBURY, MA. 01545
Jan. 2, 1983

MR. Richard P. HAWKINS, JR.
132 MAIN STREET
Hingham, Ma. 02043

DEAR DICK:

THANK YOU FOR YOUR 11-21-82 LETTER + PHONE CALL. THE MEETING IN HULL SEEMED TO GO WELL. A LONG RIDE FOR A 9AM SESSION. THE \$30,000 CAP CH 367, SEC 50 ACTS OF 1978 IS A MAJOR CONCERN FOR TRANSFERS FROM OUT OF STATE. I TALKED ON STARTING TO PLAN NOW AND LOOKING AT AN IRA AND REINVESTING QUALIFIED UTILITY DIVIDENDS AS WAYS TO REDUCE THE TAX BITE.

I LIKE YOUR MATERIALS AND MOST OF ALL THE COMPARISON PAGE AS A WAY TO GET PEOPLE TO THINK. DOES THE FIRST PREMIUM HAVE TO BE IN FULL AND UP FRONT?

WORKING WITH GEORGE HILL IN HIS EFFORTS TO DEVELOP A RETIREMENT PAPER FOR OUR MEMBERSHIP. I WILL RECOMMEND YOUR COMPARISON PAGE BE MAILED TO THE MEMBERS AND/OR COPIES BE MADE AVAILABLE FOR ME TO MAIL TO THOSE WHO CONTACT ME.

YOUR OUTLINE OF UNDERWRITING REQUIREMENTS * SHOWS AGE 0 TO 60. DO YOU WRITE POLICIES FOR OVER 61? IF SO, I AM TAKING ADVANTAGE OF YOUR TELLING ME HOW QUICKLY + EASILY YOUR NEW EQUIPMENT CAN GENERATE DATA BY FOR INFORMATION ON SUPTS (ALREADY RETIRED (OPTION DECISION ALREADY MADE), USING MYSELF FOR THE EXAMPLE: D.O.B. 2-1-18, NON SMOKER GOOD HEALTH, ACTIVE, MINOR MEDICAL CONTROLLED BLOOD PRESSURE PROBLEM - WOULD LIKE TO ADD TO INCOME FOR SURVIVING SPOUSE - ESTATE - etc... Premium cost for \$40,000 - 60,000 - 100,000 DEATH BENEFITS, "Standard - NO FRILLS + DIVIDEND Purchase Plan" AGAIN THANKS YOU FOR YOUR LETTER + CALL.

Yours Truly
Owen Agard

2-11-83

DEAR DICK:

MEMBERS of MASS write or call Red
Will and he sends them the form, if
they have paid their dues, with an addressed
envelope to me. FROM THEM ON IT IS ALL
Confidential —

Please handle the enclosed in that
way, Confidential.

I am sure you know Fireman & Policemen
do not have the same classification for
Retirement as Teachers — SUTS —

Teachers grade I, other grade 2, age
factors —

ON your advantages listing I suggest
you stress the estate you can provide —
wife uses income from insurance —

also when retiring and leaving a younger
wife or a young child — Option C
very low — your plan much more —

Suggest you list costs for Insur, age 55
\$ — Per Thousands 60 — 60th \$37.33 etc —

* Suggest individuals start the plan before retirement —

Best regards
Felix