

DISPATCHER

MARVIN
JOHNSON
& ASSOCIATES, INC.

NOVEMBER, 2006

Specializing in Trucking Insurance

National WATS (800) 457-5255

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Visit our **WEBSITE.** www.mjai.com

Columbus, Indiana



Happy Holidays



*A Special Thank You to all of our Clients,
Friends, and Associates from all of us
for another great year.
We sincerely appreciate your business.*

HOLIDAY HOURS:

Thursday, November 23 – *Happy Thanksgiving* – Closed

Friday, November 24 – Open 8:00-5:00

Saturday, November 25 – Open 8:00-Noon

Saturday, December 23 – Open 8:00-Noon

Monday, December 25 – *Merry Christmas* – Closed

Saturday, December 30 – Open 8:00-Noon

Monday, January 1 – *Happy New Year* – Closed



The HighCap GroupSM

Andy and Drew Denny of Marvin Johnson and Associates have been invited to be members of the HighCap Group. The HighCap group is a National Life Insurance program available to select, high-end independent producers on an invitation-only basis. Membership is reserved for those individuals committed to professional excellence and those with the ability to produce at considerable levels.

With access to exclusive sales technology platforms, advanced planning resources, and concierge level of service, HighCap Group members are offered a comprehensive sales support program unrivaled in the life insurance industry today. At the heart of the HighCap Group is a members' ability to share intellectual capital and network with other HighCap members.

HighCap members specialize in the most sophisticated insurance concepts and designs and possess knowledge in the following markets:

- Insurance Planning
- Wealth Transfer
- Estate Planning
- Premium Financing
- Business Succession
- Executive Compensation
- Retirement Planning
- Impaired Risk

Our vision is to create trusted relationships by delivering customized insurance solutions, personalized local service and support, and superior value.

Why Evaluate Your Life Insurance Coverage?

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Although simple in concept, a life insurance policy can be a complex financial instrument. Just as you regularly review your investment portfolio, a life insurance policy needs to be monitored to be certain that it remains appropriate for your goals and performs according to expectations. Changes in the life insurance industry have led to new, more efficient policies that were developed in response to a more competitive environment brought on by mergers and demutualization. In addition, interest rate and market volatility can significantly affect the underlying cash value in a permanent life insurance policy.

A number of factors have an impact on your life insurance policy, including:

- Policies that were illustrated at rates that are inconsistent with today's economic environment and may be underperforming expectations.
- Policies that were underfunded, or funded with a combination of term and permanent coverage, to minimize outlay, and may require an extension of the premium payment period or an increase in the current premium outlay due to recent declines in interest and dividend crediting rates.

- Recent policy feature developments that guarantee death benefits for a specified premium, regardless of actual investment performance.
- Insurance company ratings that may have declined, threatening the financial ability of the insurance carrier to perform on its contractual obligations.
- Term or graded premium policies that may increase substantially in cost.
- Recent design advances in the medical field, underwriting improvements, technology and mortality improvements in product pricing which may provide opportunities to enhance benefits or reduce outlay.

If your health has improved, you may benefit from current underwriting programs or enhancements in policy pricing, due to:

- Lowered mortality costs associated with improved longevity.
- Ailments or illnesses that can be better managed than at the time the policy was originally issued.
- New special concessions in underwriting programs.
- Changes in your profession or lifestyle.

The Life Insurance Review Process

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A Life Insurance Review evaluates your existing life insurance coverage. By analyzing information on the performance of your current policies and reviewing your options for optimizing the benefit and cost effectiveness of your coverage, it ensures that your current and future objectives are being met.

As part of the Life Insurance Review Process, we provide you with a thorough explanation of how your policy has performed, projected cash values at designated intervals, and an assessment of the number of years that the policy will remain in force based on guaranteed and current assumptions. We may also provide you with information on alternative policies.

Essential questions that factor into the review process include:

- Is your life insurance coverage on track to meet intended goals?

- How is your policy performing relative to its original objective?
- Are your insurance contracts among the most competitive and cost effective on the market today?
- Have the needs that prompted the purchase of your existing life insurance policy changed?

Documents and information that factor into the analysis include:

- A policy summary.
- The structure of the policy such as ownership, beneficiaries, and payment methods.
- The underwriting rate class and potential improvements.
- The effect of changes in interest rates and increases in the cost of insurance.
- The financial stability of the insurance company.

Have You Ever Wondered?

We've been asked several times lately about when a driver's log should be signed. According to the official guidance given by the Federal Motor Carrier Safety Administration, "In general, the driver must sign the record of duty status immediately after all required entries have been made for the 24-hour period. However, if the driver is driving at the end of the 24-hour period, he/she must sign during the next stop. A driver may also sign the record of duty status upon going off duty if he/she expects to remain off duty until the end of the 24-hour period.



2007 Yellow Van Tours

We have had fantastic feedback from those who attend our Yellow Van Tour Seminars. In the past we have covered topics such as "Log Auditing," and "Safety Department Management." We just finished up the 2006 Yellow Van Tour which focused on hiring and retaining quality drivers.

The topic of the 2007 Yellow Van Tours will be "Getting Through a DOT Audit Successfully." For 2007, the tentative meeting dates are:

- Wednesday, April 18
Columbus, Indiana
- Wednesday, May 9
Plymouth, Indiana
- Wednesday, June 13
Ft. Wayne, Indiana
- Wednesday, July 18
Findlay, Ohio
- Wednesday, August 8
Akron, Ohio
- Wednesday, September 12
Cincinnati, Ohio

We'll be doing some direct mailings to all of our clients as reminders after the first of the year. As in the past, these seminars will be free of charge and contain lots of pertinent valuable information. So, we encourage you to plan ahead and get as many of your administrative, operations, safety personnel in attendance as possible.

*Come See Us
at the 1st Show
of the Season*

Mid-West Truck Show

February 2-3, 2007

Peoria, Illinois

*at the
Peoria Civic Center*



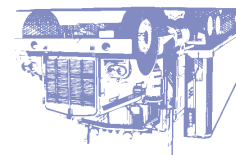
*Contact your Marvin Johnson agent for free admission tickets!
Look forward to seeing you there!*

Visit our WEBSITE. www.mjai.com

Includes: Company Information, Personnel Biographies, Pictures, Upcoming Events, Newsletter

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