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Attention Las Vegas: you asked and we listened! We are excited to announce TLC's client appreciation gathering next month in the Las Vegas area. Look for your invitation in the mail!

Message from Mitch

Greetings!



May is an exciting month for TLC! I am happy to announce the wedding of 'soon to be' Mrs. Gigi Bradley, our Vice President of Employee Benefits. After 15 years with TLC I am pleased to share Gigi with spouse, Rob Bradley. Gigi and Rob exchanged vows in front of 100 friends and family members in Reno earlier this month. Gigi and Rob met at Hot August Nights almost two years ago and within five months he proposed during a trip in Napa Valley. Gigi's good friend Barbara Mills catered the wedding from Back of the House Cooking School. Steven Meyer and Kenn Pettiford were the entertainment of the night, they played jazz piano and sang opera. Mr. and Mrs. Rob Bradley postponed their honeymoon until October, where they will spend two weeks in Puerto Vallarta, Mexico. I wish her and her husband long and happy years together.

Earlier this month I attended the Leadership for Advanced Life Underwriting (AALU) Conference in Washington, D.C. Each year members of the AALU gather to learn from experts, network and share their knowledge and expertise with congressional leaders. The conference hosted workshops focused on business development and growth. This year, keynote speakers included President George W. Bush, commentator Dennis Miller and Steven Levitt, author of "Freakonomics." President Bush gave a speech the day after Osama Bin Laden's death, where he stated "Justice was served!" During the conference I also had a private meeting with Senator Dean Heller to discuss taxation and insurance issues regarding Nevada. It was truly a privilege to meet with Senator Dean Heller and participate in the AALU conference this year.

This month is National Stroke Awareness Month recognizing the third-leading cause of death in America. According to Center for Disease Control and Prevention, strokes cause more than 135,000 deaths in the U.S. every year. As many as 50 percent of strokes are preventable and simple check-ups from a doctor can dramatically reduce your risk. Strokes are caused by high blood pressure, known as "the silent killer" because individuals typically show no signs or symptoms. The Laughton Company encourages everyone to lower their risk by following these easy tips from the CDC: get plenty of exercise, drink

lots of water, maintain a healthy weight and visit your doctor regularly. Simple lifestyle changes will help lower blood pressure and prevent your risk of stroke.

For more information visit the [Centers for Disease Control and Prevention](#) or the [National Stroke Association](#).

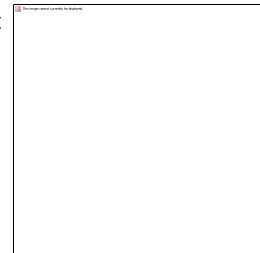
Continuing to help protect your health and wealth,

[Mitch Laughton](#), CLU, ChFC, AIF

Gold: A Booming Investment

Gold has always been an attractive investment but since the global economic crisis, the demand has sky rocketed. Unpredictable financial turmoil has led many people to invest in gold as the safer option.

According to Nick Barisheff, CEO and President of Bullion Management Group, gold had another extraordinary year--for the tenth consecutive time, gold has had annual gains. It rose 25% in 2010. Following in the footsteps, silver was up 78% and platinum 17% last year.



As the economy is slowly recuperating, many people are using their liquid assets to buy gold and other similar commodities like silver, bullion and copper. Gold investments are growing rapidly worldwide which have increased the price of gold dramatically over the last few months. Higher demand for gold translates to a boost in the mining industry. This boost commands more production at steeper costs.

Gold is a unique investment for a number of reasons: it is easy to transfer, difficult to track and bypasses inflation. An article published on [BMG.com](#) states, "Gold owners can look forward to financial security because it does not rise in value: currencies lose purchasing power against gold." In fact most major currencies have lost 70 percent of their purchasing power against gold.

During a turbulent market, investors shy away from banks and turn to low risk investments. The increased value and price gives investors an incentive to buy and sell gold investments. The future of gold remains unpredictable but Barisheff forecasts gold to continue with its upward trend.

What does this mean for Nevada? According to the Elko Daily Free Press, the soaring prices of gold have attracted new mining and exploration projects to the silver state which have created more jobs. With the high demands for gold production, Elko has managed to bypass the doomed economy. ABC News named it the "city the recession forgot" in an October 2010 segment. According to the Nevada Mining Association, Nevada's gold production accounts for almost 80 percent of U.S production. Nevada accounts for 5 percent of world production, making Nevada the fourth largest producer in the

world.

For more information visit the [Nevada Mining Association](#) and [Bullion Management Group](#).

HR and Benefit Update

Plan Sponsor Primer: Retirement Committee Meetings

We often receive questions from our clients regarding the content and timing of retirement committee meetings. Most committees wonder “How frequently should we meet?” For most, quarterly meetings are sufficient. Plans with minimal activity may be satisfied with one annual meeting, so long as meetings occur with adequate frequency to handle items critical to proper plan management. The purpose of the committee is to oversee investment and administrative issues. A committee should be formalized via a written document (i.e., committee charter), which identifies the members and establishes specific roles and responsibilities.

[Click for more information about Retirement Committee Meetings](#)

Understanding the Health Care Reform Prohibition on Rescissions

The Patient Protection and Affordable Care Act (PPACA) and corresponding interim final regulations provide that a group health plan or a health insurance issuer offering group or individual coverage must not rescind coverage except in the case of fraud or an intentional misrepresentation of a material fact. The restriction on rescissions is generally effective for plan years beginning on or after Sept. 23, 2010. The regulations define a “rescission” as a cancellation or discontinuance of coverage that has retroactive effect. Under prior law, a rescission was permissible if an individual made a misrepresentation of material fact, even if the misrepresentation was not intentional. Under the new standard, coverage may not be rescinded unless an individual was involved in fraud or the misrepresentation of material fact was intentional. In other words, misstatements of fact that are inadvertent do not allow a plan to rescind coverage.

[Click for more information regarding Health Care Reform Prohibition and Rescissions](#)

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