Hey there, **Gorgeous Humans!**

INSURANCE INSIGHTS

IF NO ONE'S TOLD YOU TODAY:

you deserve to take up space, to be inspired, and to be protected in every part of your life

Last week, I had a moment myself thinking: we're all juggling so much, between work, family, aging parents, bills, dreams, identity... and somehow we're still supposed to have it all figured out. Well, I am here to tell you — You Don't Have To Figure It All Out Alone!

Welcome to THE LUXE LEDGER, your new space to exhale.

I am Shannon Langhorne, aka Queen ShanShan — podcast host, explorer, beauty junkie, insurance broker, and your forever friend in figuring this whole life thing out.





I have spent the last few years chasing beauty, flavor, culture, and connection — from airport terminals to kitchen tables, from red lipsticks to real conversations. And along the way, I have realized something powerful: we need joy, but we also need protection. We need laughter, but also legacy. That's why I am showing up in both worlds — as your travel-obsessed, tea-spilling podcast host at abroadpodcasts.com and your financial wellness hype-woman at shaninsure.com.

Because if we're going to live out loud, we also need to plan wisely — and that's exactly what this newsletter is here for. Expect;

- Stories from my travels and favorite foodie
- adventures
- Cultural gems and events to keep your soul dancina
- Real-talk tips on how to protect your money, your health, and your future And of course — a sprinkle of sass, a side of soul, and always a lot of love

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I Will Show You How To Live Well And Protect It Fiercely!

WHAT KEEPS YOU UP AT NIGHT?

We all had those 2 a.m. thoughts!

What if my parents suddenly need care? What happens if I get sick? Will I be financially okay in ten years... or even two?

You're not alone. These questions are more common than you think — and honestly, they're exactly the kind of conversations we should be having more often.

That's why our Insurance Topic of the Month is something close to my heart and probably yours too: Long-Term Care Planning.



So let's break it down in simple:

What is Long-Term Care Insurance — and why should you care?

Long-term care insurance helps cover the costs of care that most health insurance and Medicare simply don't. We're talking about things like:



Help with daily tasks (dressing, bathing, eating)



In-home nursing

flexibility to stay at home, or coverage for full-time assisted living, there's a policy that fits your life.



Nursina homes



Assisted living facilities

Elder Care, Caregiving Stress & Hidden Costs

Your parents, your partner, or one day yourself — needing care is part of life. But being a caregiver without support can be emotionally, physically, and financially exhausting and without a plan in place, loved ones often carry the burden. And the truth is: the average nursing home in California costs over \$5,000/month. That's someone's entire monthly salary — gone in one bill.



Choosing the Right Coverage

No two families are the same. That's why long-term care plans can (and should) be customized. Either you want the

And the earlier you plan? The better the options — and the lower the cost.

Don't Forget the Fine Print: Power of Attorney & Estate Planning

- Long-term care isn't just about money it's also about control.
- Who will make decisions for you if you can't? · Have you designated a Power of Attorney?
- Do you have an estate plan that protects your wishes and your people?

If your answer is "I don't know" don't worry. That's what I'm here for. X Medicare Myths (Busted!)

Medicare does NOT cover long-term

care in the way most people assume.

So let me ask you this... • Are your parents financially protected

- if something happened tomorrow?
- Could you afford to care for a loved one full-time without losing your income or your peace of mind?
- Do you have a plan in place for your own future — or are you just hoping for the best?

Let's Stop Hoping — And Start Preparing!



WELLNESS NOTE OF THE MONTH!! Colorectal cancer is one of the most preventable and treatable cancers when caught early. Regular screenings can save

lives, especially for adults aged 45 and up.

"March is Colorectal Cancer Awareness Month" Did you know? Medicare covers several types of colorectal cancer screening tests — including colonoscopies and

stool-based tests — for eligible beneficiaries. So, here's your nudge to check in with your doctor — or encourage someone you love to do the same.

Quick Insurance Tips You'll Thank Me For

Did You Know?

Many long-term care insurance plans offer benefits that let you stay in your own home, so you don't have to go into a facility if you don't want to.

- You don't need to be "old" to get long-term care insurance in fact, the younger and healthier you are, the more afford able it is.
- RMD (Required Minimum Distribution):



if you skip it — there's a penalty.)

IRD (Income in Respect of a Decedent):

The amount the government requires you to start withdrawing from your retirement accounts once you hit 73. (And yes,

01

A fancy way of saying "money someone earned but didn't receive before they passed." Heirs might have to pay tax on it — unless you plan ahead smartly.

Got questions about long-term care, estate planning, or what kind of coverage you really need? I got you. Scan the QR Code below or visit www.shaninsure.com to schedule a quick chat and take the guesswork out of

Let's Talk. Friend!







THE MIC CHECK — PODCAST SPOTLIGHT













Meet This Month's Special Guest: Dustin Ripkens from "Ripped with Ripkens"

This month on A Broad Cast Podcast, I sat down with someone who brings equal parts muscle, mindfulness, and motivation — **Dustin Ripkens**, the powerhouse behind "*Ripped with Ripkens*."

Dustin isn't just a fitness coach — he's a lifestyle transformer. He has built his brand on more than just reps and protein shakes. It's about mental strength, emotional balance, and building habits that stick.

In our conversation, we went beyond the gym talk and got into the real stuffthe connection between fitness and financial health, how movement impacts your mindset, and the truth about staying grounded when life is throwing curveballs.

Here's a sneak peek from our convo:

- "You don't need a six-pack to show up strong you just need consistency."
- "How you treat your body reflects how you show up in every other part of life."
- "Wellness is the foundation once you feel good in your body, you start making better choices in your career, your relationships, and even your money."

We also dove into how self-care isn't selfish — it's strategic, and how discipline in your workouts can translate into discipline in your finances, routines, and daily decisions.

Don't miss the full episode — it's raw, fun, and filled with takeaways you didn't know you needed.

Watch the full interview here: https://www.youtube.com/watch? v=ga1bCfl_R2c Or stream it on all podcast platforms: abroadpodcasts.com

Behind the Scenes: Meet the Magic Makers

This podcast wouldn't shine the way it does without a creative genius behind the camera — shoutout to our incredible videographer, Semeion Robinson. From lighting the perfect frame to capturing those spontaneous laughs, Semeion brings vision and energy to every shoot. His artistic eye is part of what makes each episode feel as alive on screen as it does in real life.

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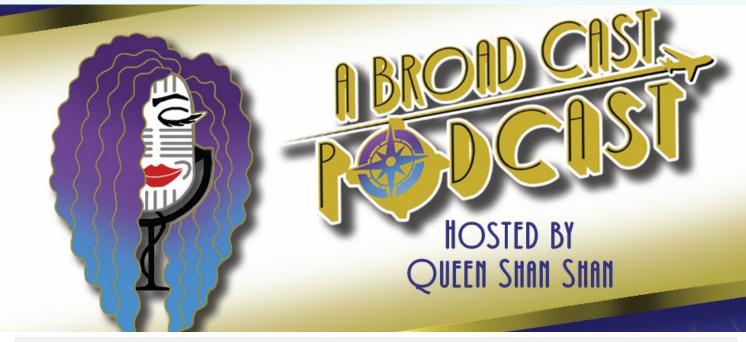




THIS MONTH'S DESTINATION: PALM SPRINGS, CALIFORNIA







Looking for a dreamy weekend escape that's equal parts retro-chic and modern luxury? Say hello to Palm Springs your sun-soaked playground just a short drive from Los Angeles.

Craving spa serenity, a design-forward boutique stay, or just an excuse to sip cocktails poolside under a swaying palm tree, this desert gem delivers.

Why We Love It?

Palm Springs is the ultimate blend of relaxation and cool, known for its iconic mid-century architecture, vibrant art scene, and that magical desert light perfect for golden hour selfies.

Safety Tips:

It's a low-crime city and super welcoming to solo travelers, couples, or friend groups. Stroll freely, soak up the scenery, and explore local gems with peace of mind.

Best Time to Visit:

February to April — the weather is mild, events are in full swing, and you'll beat the peak summer heat.

Cool Finds:

- √ Moorten Botanical Garden A desert-lover's paradise with rare cactus species
- / Palm Springs Aerial Tramway A rotating tram ride up to stunning mountain views
- √ Palm Springs Art Museum Modern art meets desert culture
- Desert X 2025 Installations Epic large-scale outdoor art, scattered across the valley



Travel Affordability:

Palm Springs offers everything from affordable boutique hotels to luxe five-star resorts. Whether you're glamping or indulging, there's something for every budget.



Transportation Tips:

Public transport is limited — renting a car or Ubering is your best bet. Bonus tip: most boutique hotels offer free bikes to explore the area.

Must-Do Experiences:

- √ Vintage shopping in Downtown Palm Springs
- √ Spa day at Two Bunch Palms
- ✓ Bottomless brunch culture (yes, the mimosas hit different in the desert air)

Queen ShanShan's Eats of the Month

You know I live for a great meal — so here are two spots that made my taste buds dance this month. Whether you're craving bold flavors or a culinary experience worth dressing up for, these are **BroadCast Approved**

Zaytinya – Culver City (by José Andrés)

Visit Website →

https://www.zaytinya.com/

Ambience: Stylish and vibrant, with bold Mediterranean flavors inspired by

Turkey, Greece, and Lebanon Signature Dishes: Chicken Soup Avgolemono, Octopus Santorini, Bone

Price Range: (Small plates range \$12-\$20, mains \$24-\$40, desserts

\$10-\$14) Service Experience: Warm, welcoming, and truly passionate about their

Marrow Kibbe

plates

Girl & the Goat – Arts District, Los Angeles

Visit Website →

https://www.girlandthegoat.com/los-angeles

Ambience: Trendy, lively, fine-dining meets openkitchen energy

Signature Dishes: Goat Empanadas, Grilled Broccolini, Sticky Glazed Pork Shank

Price Range: (Small plates average \$15–\$25, large entrées \$30-\$45, cocktails \$16+)

Service Experience: Staff is attentive, informed, and just the right amount of extra — expect a warm welcome and helpful recommendations.



Pro Tip: Ask your server for a wine pairing suggestion — they know their stuff.

Culture Calendar – April 2025 Events in LA

Date	Event Name	Location	Highlights
April 12	Bingo Loco: EDM DJ Night	Exchange LA, Downtown LA	A wild mash-up of bingo, EDM, dance-offs, and outrageous fun
April 6–7	Smorgasburg LA: Spring Food Festival	ROW DTLA	100+ food vendors, live music, vintage shopping, family-friendly vibe
April 10–14	LA Times Festival of Books	USC Campus	Book signings, author talks, storytelling, and panels
April 18–20	Coachella Weekend 2 (Live Screenings)	Various LA Viewing Locations	Watch parties, themed pop-ups, music sets streamed livee
April 26–28	Art Walk: Spring Edition	Downtown LA Arts District	Gallery shows, open studios, live art demos, and food trucks

Travel Buzz: News You Should Know

What's Happening in the Skies?

Heads up, jetsetters! Southwest Airlines just shook the table — for the first time ever, they're planning to charge for checked bags. Yep, the airline known for its free baggage policy might be making a major change, and travelers everywhere are watching.

Could this be the end of the freebie era in the skies? Time will tell — but it's a good reminder to read the fine print before you book.

Catch all episodes on:

Queen's Quick Riddle

03 —

Let's play a little brain teaser.....

What can you take, but not give?

Got your guess? Drop it on Instagram and tag me at @abroadpodcasts!

The answer will be revealed in the next issue of The Luxe Ledger — so stay tuned!







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